



# JANASEVA SAHAKARI BANK (BORIVLI) LTD. जनसेवा सहकारी बँक (बोरीवली) लिमिटेड

## 44<sup>th</sup> Annual Report 2024-25 ४४वा वार्षिक अहवाल २०२४-२५



OPERATION  
**SINDOOR**

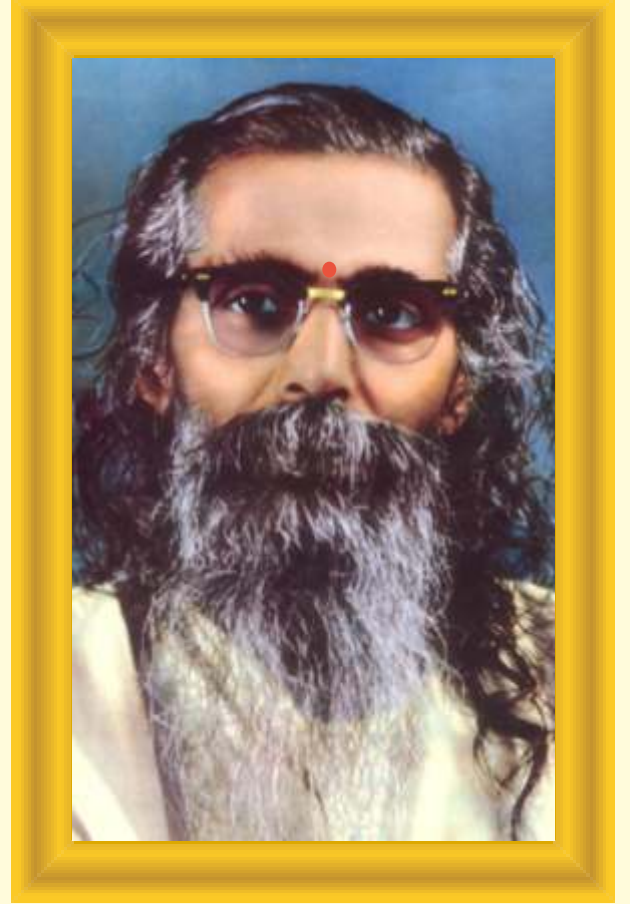
सहकारातून समृद्धीकडे यशस्वी वाटचाल

.. राष्ट्रभक्ति को जगाने, हम बडे गिरि ग्राम बन मे ।।

—●—●—● आमचे प्रेरणास्थान ●—●—●—



राष्ट्रीय स्वयंसेवक संघाचे संस्थापक  
प. पू. डॉ. केशव बळीराम हेडगेवार



राष्ट्रीय स्वयंसेवक संघाचे द्वितीय सरसंघचालक  
प. पू. माधव सदाशिव गोळवलकर (गुरुजी)



समाजसेवा हीच खरी राष्ट्रसेवा



## जनसेवा सहकारी बँक (बोरिवली) लिमिटेड

प्लॉट क्र. १०१-१०२, पहिला मजला, 'अ' विंग, शिव-हरा, कस्तुरबा रोड क्र. २, बोरिवली (पूर्व), मुंबई- ४०० ०६६.

## ४४ व्या वार्षिक सर्वसाधारण सभेची सूचना

बँकेच्या सर्व मान्यवर सभासदांना कळविण्यात येते की, बँकेची ४४वी वार्षिक सर्वसाधारण सभा रविवार, दि. १४ सप्टेंबर, २०२५ रोजी, सायंकाळी ५.०० वाजता, 'गर्जतो मराठी हॉल', आशिर्वाद बिल्डींग जवळ, रेल नगर, चंदावरकर एक्सटेंशन रोड, बोरिवली (प.) मुंबई-४०० ०९१, येथे आयोजित करण्यात येत आहे. सदर सभेस सर्व सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

## सभेपुढील कामकाज :

- दिनांक १५ सप्टेंबर, २०२४ रोजी झालेल्या ४३ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून ते कायम करणे.
- दिनांक ३१ मार्च, २०२५ अखेर संपलेल्या वर्षाचा संचालक मंडळाचा कामकाजाचा अहवाल, लेखापरिक्षित ताळेबंद व नफा तोटा पत्रक, वैधानिक लेखापरिक्षकांचा अहवाल, मागील वर्षाचा वैधानिक लेखापरिक्षण दोषदुरुस्ती पूर्तता अहवाल व संचालक वा त्यांच्या कुटुंबातील सदस्यांस दिलेल्या कर्जाचा तपशील स्वीकृत करणे.
- संचालक मंडळाने केलेल्या सन २०२५-२६ च्या वार्षिक अंदाजपत्रकास मंजूरी देणे.
- आर्थिक वर्ष २०२५-२६ साठी वैधानिक लेखापरिक्षक म्हणून शासनाने निश्चित केलेल्या लेखापरिक्षकांच्या नामिकेतून (Panel of Auditors), भारतीय रिझर्व्ह बँकेने दिलेल्या पूर्वपरवानगीप्रमाणे मे. प्रकाश गं. पाठक व कंपनी, या व्यवसाय संस्थेच्या, संचालक मंडळाने केलेल्या निवडीस तसेच नियुक्तीस व त्यांच्या मानधनास अनुसमर्थन देणे.
- आर्थिक वर्ष २०२६-२७ साठी अंतर्गत हिशेब तपासनीस, समवर्ती हिशेब तपासनीस व संगणक तपासनीस इ. यांची नियुक्ती करणे व त्यांचा मेहनताना ठरविणे.
- बुडीत कर्ज व गुंतवणूक रकमांच्या निर्लेखीकरणास महाराष्ट्र सहकारी नियम १९६१ च्या नियम ४९ अन्वये वसुलीचे सर्व अधिकार अबाधित ठेऊन मान्यता देणे.
- ४४ व्या वार्षिक सर्वसाधारण सभेला अनुपस्थित असलेल्या सभासदांची अनुपस्थिती क्षमापित करणे.
- मा. अध्यक्षांच्या परवानगीने आयत्यावेळी येणाऱ्या कामकाजाचा विचार करणे.

संचालक मंडळाच्या आदेशानुसार,

श्री. कल्पक वा. वर्तक,  
प्रभारी महाव्यवस्थापक

मुंबई

दि. ३०.०७.२०२५

टीप - गणसंख्येअभावी सभा तहकूब करावी लागल्यास सदर सभा बँकेच्या पोटनियम क्र. ३५ (iii) प्रमाणे, वरील ठिकाणीच अर्ध्या तासानंतर, वरील विषयसूचीनुसार घेण्यात येईल. तहकुबीनंतरच्या सभेस गणसंख्येचे बंधन राहणार नाही.

## महत्वाच्या सूचना:

- वार्षिक सर्वसाधारण सभेस फक्त बँकेच्या सभासदांनाच, ज्यांचे सभासदत्व दिनांक ३१ मार्च, २०२५ पर्यंतचे आहे, त्यांना उपस्थित राहता येईल.
- सभासदांनी कृपया सभेस येताना आपले ओळखपत्र आणि सभेची सूचना सोबत आणावी.
- ज्या सभासदांनी ओळखपत्रासाठी अर्ज भरून दिलेला नसेल त्यांनी प्रशासकीय कार्यालयात संपर्क करून लवकरात लवकर अर्ज भरून आपली ओळखपत्रे घ्यावीत.
- ज्या सभासदांना बँकेच्या कामकाजाविषयी प्रश्न विचारण्याचे असतील किंवा सूचना करावयाच्या असतील त्यांनी त्या दिनांक ०५ सप्टेंबर, २०२५ पूर्वी बँकेच्या प्रशासकीय कार्यालयात लेखी स्वरूपात सादर कराव्यात. ऐनवेळी विचारलेल्या प्रश्नांना सविस्तर उत्तरे देणे शक्य होणार नाही याची कृपया नोंद घ्यावी.
- ज्या सभासदांनी आपल्या बदललेल्या भ्रमणध्वनी क्रमांकाची, पत्त्यांची किंवा खात्यांसाठी वारसदारांची (नॉमिनी) नोंद बँकेच्या दफ्तरी केली नसेल त्यांनी योग्य नोंद / बदल त्वरित करून घ्यावेत.
- ज्या सभासदांनी आपले भागदाखले अद्यापपर्यंत नेले नसतील त्यांनी ते संबंधित शाखेतून त्वरित घेऊन जावेत.
- सन २०२४-२५ च्या वार्षिक अहवालाच्या प्रती बँकेच्या संकेतस्थळावर, तसेच सर्व शाखांमध्ये उपलब्ध करून देण्यात आल्या आहेत. त्याकरीता सभासदांनी नजीकच्या शाखाव्यवस्थापकांशी संपर्क साधून सदर प्रत उपलब्ध करून घ्यावी ही विनंती.
- सभासदांनी आपल्या केवायसीची पूर्तता करून घेण्याकरीता केवायसी कागदपत्रे आणि आपल्या नवीन फोटोसह शाखेत संपर्क साधावा. सर्व सभासदांना विनंती करण्यात येते की, त्यांनी त्यांच्या आवश्यक केवायसी कागदपत्रांची व पॅनकार्डांची स्व-साक्षात्कृत छायाप्रत, बचत आणि इतर खात्यांवर व्यवहार करण्यासाठी बँकेत सादर करावी.
- सर्व सभासदांना विनंती आहे की, त्यांनी आपल्या, कुटुंबातील सदस्यांच्या व मित्रपरिवारांच्या ठेवी बँकेमध्ये ठेवण्यासाठी व त्यांना कर्जाची आवश्यकता असल्यास कर्जासाठी आपल्या बँकेच्या सेवांचा लाभ घ्यावा. ज्या सभासदांचे आपल्या बँकेत बचत खाते नाही, त्यांनी ते उघडून बँकेस सहकार्य करावे.
- बँकेचा क्रियाशील सभासद (Active Member) होणे आणि तत्संबंधीचे हक्क अबाधित राहणेकरीता, सभासदांच्या नावावर किमान रु. १,५००/- चे भाग, व बँकेमध्ये किमान रु. ७,०००/- ची ठेव असावी, किंवा रु. १.०० लाखाचे कर्ज असणे आवश्यक आहे. तसेच मागील ५ वार्षिक सर्वसाधारण सभांपैकी, एका सभेस उपस्थित असणे आवश्यक आहे. याकरीता ज्या सभासदांच्या भागाची रक्कम रु. १,५००/- पेक्षा कमी असेल आणि ठेव रक्कम रु. ७,०००/- पेक्षा कमी असेल अशा सभासदांनी त्वरीत नजिकच्या शाखेत संपर्क साधावा व उपरोक्त नमूद तीनही बाबींची पूर्तता करून घ्यावी.
- बँकेच्या खातेदारांस खात्यातील व्यवहारांची माहिती व अन्य आवश्यक माहिती एस. एम. एस. द्वारे मिळण्याची सशुल्क सेवा उपलब्ध करून देण्यात आलेली आहे. याकरीता शाखेमध्ये आपला भ्रमणध्वनी क्रमांक व संमतीपत्र देण्यात यावे. तसेच आपला दूरध्वनी / भ्रमणध्वनी क्रमांक, ई-मेल आयडी, आपला पत्ता बदलला असल्यास बदललेला पत्ता, आपल्या के. वाय. सी. कागदपत्रांच्या स्व-साक्षात्कृत प्रतीसह संबंधित शाखेस द्यावेत ज्यायोगे आपणांस संपर्क साधणे सोपे होईल. <https://tinyurl.com/JSSBL-membership-detail> या लिंकद्वारेसुद्धा आपण आपली सभासद माहिती अद्ययावत करू शकता.



## जनसेवा सहकारी बँक (बोरिवली) लि.

**मुख्य कार्यालय** - प्लॉट क्र. १०१-१०२, पहिला मजला, 'अ' विंग, शिव-हरा, कस्तुरबा रोड क्र. २, बोरिवली (पूर्व),  
मुंबई-४०००६६. दूरध्वनी - ७७३८८१९६३८ / ६२०१४०६६ / ८८२८८६३५०४  
Website : www.janasevabank.in Email : admin@janasevabank.in

**प्रशासकीय कार्यालय** - 'अरावली बिजनेस सेंटर', रामदास सुत्राळे मार्ग, सोडावाला लेन, बोरिवली (पश्चिम),  
मुंबई - ४०० ०९२. दूरध्वनी - ६९०३७९२५ / ६९०३७९३०  
Email : admin@janasevabank.in

### शाखा विस्तार

- बोरिवली (पश्चिम) -** 'अरावली बिजनेस सेंटर', रामदास सुत्राळे मार्ग, सोडावाला लेन, बोरिवली (पश्चिम),  
मुंबई - ४०० ०९२. दूरध्वनी- ६९०३७९३२ / ६९०३७९३३ / ६९०३७९३८ / ८८२८८६३५०१
- दहिसर (पूर्व) -** 'ममता', वामनराव सावंत मार्ग, दहिसर (पूर्व), मुंबई-४०० ०६८.  
दूरध्वनी - ३५२१०९६६ / ८८२८८६३५०२
- कांदिवली (पश्चिम)-** 'लक्ष्मी व्हिला', श्री काळा हनुमान मंदिरासमोर, महात्मा गांधी मार्ग,  
कांदिवली (पश्चिम), मुंबई - ४०० ०६७. दूरध्वनी - ३५११ ९४३० / ८८२८८६३५०३
- बोरिवली (पूर्व) -** 'शिवहरा', कस्तुरबा मार्ग क्र.२, बोरिवली (पूर्व), मुंबई- ४०० ०६६.  
दूरध्वनी - ७७३८८१९६३८ / ६२०१४०६६ / ८८२८८६३५०४
- चारकोप -** 'शिवनेरी', प्लॉट क्र.२५२, आर. डी. पी.-४, ९० फूट रस्ता, चारकोप,  
कांदिवली (पश्चिम), मुंबई - ४०० ०६७. दूरध्वनी - ४९६४२४८२ / ८८२८८६३५०५
- मालाड (पश्चिम) -** 'सीता निवास', प्लॉट नं.९४, लिबर्टी गार्डन रोड नं.१,  
मालाड (पश्चिम), मुंबई - ४०० ०६४. दूरध्वनी - ३५१२०१२४ / ८८२८८६३५०६
- कांदिवली (पूर्व) -** 'तुषार बंगला', अशोक चक्रवर्ती मार्ग, ठाकूर हाऊस जवळ  
कांदिवली (पूर्व), मुंबई - ४०० १०१. दूरध्वनी- ४५१८३७८९ / ८८२८८६३५०७
- भाईंदर (पूर्व) -** शॉप १ ते ५, पहिला माळा, 'जानकी अँव्हेन्यु', फाटक रोड, भाईंदर (पूर्व), ठाणे - ४०११०५.  
दूरध्वनी - ४७४९९३९४ / ८८२८८६३५०८
- गोरेगाव (पूर्व) -** दुकान क्र. ८- बी, ८-सी, संत मुक्ता को-ऑप. हा. सो. लि., पेरा बाग, आरे रोड, गोरेगाव (पूर्व), मुंबई- ४०००६३.  
दूरध्वनी - ३५४९०६६८ / ८८२८८६३५०९
- गोरेगाव (पश्चिम) -** दुकान क्र.१ व २, 'एकविरा प्रसाद' को. ऑ. हा. सोसायटी लि., प्लॉट क्र. ७५, १०४, एम्. जी. रोड,  
सी. सी. आय. कॉलनी बस थांब्याजवळ, गोरेगाव (पश्चिम), मुंबई - ४०० ०६२.  
दूरध्वनी - ३१०७ ९८७० / ८८२८८६३५१०
- अंधेरी (पश्चिम) -** ऑफीस क्र. १, अब्दुला बिल्डिंग क्र. २, अंधेरी स्पोर्ट्स कॉम्प्लेक्सच्या बाजूला, जे. पी. रोड,  
अंधेरी (पश्चिम), मुंबई - ४०० ०५८. दूरध्वनी - ८८२८८६३५११
- विरार (पश्चिम) -** 'विरार नंदधाम' को. ऑ. हा. सो. लि., जुना विवा कॉलेज रोड, राम नगर जवळ,  
विरार (पश्चिम), जि. पालघर - ४०१ ३०२. दूरध्वनी - ९८९०८८०२२९ / ८८२८८६३५१२
- वसई (पश्चिम) -** 'जय खोडियार भवन', अंबाडी रोड, नवघर, वसई (पश्चिम), जि. पालघर- ४०१ २०२.  
दूरध्वनी - ८८२८८६३५१३





## जनसेवा सहकारी बँक (बोरिवली) लि.

फ्लॅट क्र. १०१-१०२, पहिला मजला, 'अ' विंग, शिव-हरा, कस्तुरबा रोड क्र. २, बोरिवली (पूर्व), मुंबई- ४०० ०६६.

### स्थापना दिवस : ७ मे, १९८२

#### संचालक मंडळ (२०२२-२०२७)

अॅड. श्री. जयप्रकाश प. मिश्र, अध्यक्ष	श्री. सुभाष वि. बालिगा, उपाध्यक्ष
डॉ. श्री. शेखर व. चंद्रात्रे, संचालक	श्री. श्यामसुंदर बा. डोंगरे, संचालक
श्री. गंगाराम छ. जमनानी, संचालक	श्री. कनक गो. त्रिवेदी, संचालक
सौ. सुचित्रा वि. इंगळे, संचालिका	श्री. श्रीकांत शं. केजरवाल, संचालक
श्री. अखिल दि. जोशी, संचालक	श्री. सुधीर रा. शर्मा, संचालक
सौ. विद्या अ. गायकवाड, संचालिका	सौ. मानसी श्री. नायर, संचालिका
श्री. प्रियदर्शन श्री. कुळकर्णी, संचालक	श्री. राजेश चं. परमार, संचालक
श्री. रामकृष्ण पु. बेलवलकर, संचालक	श्री. अनिल दि. जगधने, संचालक
श्री. निलेश सु. गोसावी, संचालक	श्री. विजय ह. कुंचीकोर (कर्मचारी प्रतिनिधी) (दिनांक ३०.०६.२०२५ पर्यंत)
श्री. विश्वास श्री. माने (कर्मचारी प्रतिनिधी)	श्री. सुनिल कि. आव्हाड (कर्मचारी प्रतिनिधी) (दिनांक ३०.०७.२०२५ पासून)
श्री. दिलीप शां. संत, महाव्यवस्थापक (दिनांक २७.०९.२०२३ पासून ३०.०६.२०२५ पर्यंत)	श्री. कल्पक वा. वर्तक, उपमहाव्यवस्थापक (प्रभारी महाव्यवस्थापक) दिनांक ०१.०७.२०२५ पासून)

### ❖ अधिकारी वर्ग ❖

श्री. राजेश ज. मेहरा, सहाय्यक महाव्यवस्थापक  
सौ. शुभांगी के. मुरकर, सहाय्यक महाव्यवस्थापिका  
श्री. सिद्धेश मा. सामंत, वरिष्ठ व्यवस्थापक

#### \* बँकर्स \*

भारतीय रिझर्व्ह बँक,  
स्टेट बँक ऑफ इंडिया,  
बँक ऑफ बरोडा,  
पंजाब नॅशनल बँक,  
युनियन बँक ऑफ इंडिया,  
आय.डी.बी.आय. बँक लि.,  
महाराष्ट्र राज्य सहकारी बँक लि.,  
मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि.,  
एच. डी. एफ. सी. बँक लि.,  
इंडस इंड बँक लि.,  
अ. यु. स्मॉल फायनान्स बँक.,  
एस. व्ही. सी. सहकारी बँक लि.,  
टी. जे. एस. बी. सहकारी बँक लि.

#### \* वैधानिक लेखापरिक्षक \*

मे. प्रकाश गं. पाठक आणि कंपनी,  
चार्टर्ड अकाउंटन्टस्, नाशिक.

#### \* अंतर्गत व समवर्ती लेखापरीक्षक \*

मे. सारडा अॅण्ड परिक एल. एल. पी., चार्टर्ड अकाउंटन्टस्, मुंबई.  
मे. व्ही. पी. एच. अॅण्ड असोसिएट्स एल. एल. पी., चार्टर्ड अकाउंटन्टस्, मुंबई.  
मे. एम. एस. शेठ अॅण्ड असोसिएट्स चार्टर्ड अकाउंटन्टस्, मुंबई.

#### \* माहिती तंत्रज्ञान (इंडिपी) ऑडिटर्स \*

मे. डार्क नेक्स्ट सायबर सिक्युरिटी, मुंबई.

#### \* उत्पन्न कर अंकेक्षण (इंकम टॅक्स) ऑडिटर्स \*

मे. यु. जी. देवी अॅण्ड कं., चार्टर्ड अकाउंटन्टस्, मुंबई.

#### \* वस्तु आणि सेवा कर (जी. एस. टी.) ऑडिटर्स \*

मे. यु. जी. देवी अॅण्ड कं., चार्टर्ड अकाउंटन्टस्, मुंबई.



## दिनांक ३१ मार्च, २०२५ अखेरचा संचालक मंडळाचा ४४ वा वार्षिक अहवाल.

सन्माननीय सभासद बंधू - भगिनींनो,

बँकेच्या ४४ व्या वार्षिक सर्वसाधारण सभेत संचालक मंडळाच्या वतीने मी आपणा सर्वांचे हार्दिक स्वागत करतो. ३१ मार्च, २०२५ रोजी संपलेल्या वर्षाचा लेखापरिक्षित ताळेबंद, आणि आपल्या बँकेच्या व्यवसाय आणि कामकाजाचा ४४वा वार्षिक अहवाल आपणास सादर करीत आहे. गेल्या अनेक वर्षांचा वारसा पुढे चालू ठेवीत, आपल्या बँकेने या वर्षासाठी लेखापरिक्षित आर्थिक निकालांची घोषणा ३० जुलै, २०२५ पूर्वी केली.

### बँकिंग व इतर आर्थिक क्षेत्रातील ठळक घडामोडी :-

#### राष्ट्रीय स्तरावर :

आर्थिक वर्ष २०२४-२५ मध्ये भारतीय अर्थव्यवस्थेला अनेक चढ-उताराला सामोरे जावे लागले. भारताच्या आर्थिक विकासाचा दर (जी.डी.पी.) वर्षारंभी वाढलेला होता, जो नंतर कमी झाला. या कालावधीत उत्पादन क्षेत्रात मंदीचा वेग जाणवला, तर सेवा व कृषी क्षेत्रामध्ये आर्थिक वाढीचा दर वाढलेला आहे. जागतिक अनिश्चितता व युद्धजन्य परिस्थिती तसेच टेरिफ टॅक्स या कारणामुळे मंदिसदृश्य परिस्थिती आढळून येत आहे. तरिसुद्धा भारतीय अर्थव्यवस्था वाढीच्या व किंमत स्थैर्याच्या दिशेने सातत्याने प्रगतीशील असण्याची शक्यता वाटते. भारतीय अर्थव्यवस्थेचा वाढीचा दर आर्थिक वर्ष २०२४-२५ मध्ये ६.५०% इतका नोंदविण्यात आला आहे, जो इतर अर्थव्यवस्थेशी तुलना करता सर्वोत्तम आहे. भारतीय रिझर्व्ह बँकेच्या अनुमानानुसार, आर्थिक वर्ष २०२५-२६ साठी सुद्धा सदर अर्थव्यवस्था वाढीचा दर कायम राहण्याची शक्यता आहे.

मागील अहवाल वर्षात महागाई वाढीचा वेग ६.२०% वरून ४.६०% इतका कमी झालेला आहे. महागाई दरामध्ये घट झाल्याने, भारतीय रिझर्व्ह बँकेने रोखता निधीत (सीआरआर) मध्ये ०.५०% ची, व रेपो दरात ०.२५% दराने, दोन वेळेस कपात केली आहे. बाजारात तरलता वाढविण्यासाठी रोखता निधीत (सीआरआर) मध्ये सदर कपात करण्यात आलेली आहे. महागाई दर असाच नियंत्रणात राहिल्यास, यामध्ये अजून कपात होण्याची शक्यता आहे.

#### अहवाल वर्षात आपली बँक :

आर्थिक वर्ष २०२४-२५ आपल्या बँकेने कर्जवितरणावर अधिक भर दिल्याने, यावर्षी कर्जात अंशतः वाढ दिसून येते. तसेच कर्ज वसुलीही चांगली झालेली आहे. त्यामुळे ढोबळ अनुत्पादित कर्जात घट झालेली आहे. निव्वळ अनुत्पादित कर्जात घट दिसत नसली, तरीही त्याचे प्रमाण निर्धारित प्रमाणातच राखलेले आहे. पुढील काळात कर्जवितरण करीत, नफाक्षमता वाढविणे, हाच उद्देश समोर ठेऊन आगेकूच करणे, हे अधिक फायदेशीर ठरेल. यावर लक्ष देत असतानाच ग्राहकाभिमुख सेवा प्रदान करणे, विविध योजना आखून विशिष्ट प्रयत्न करणे, यावर बँकेचा भर राहील. तसेच अनुत्पादित कर्जात अजून घट करणे हेही यावर्षी आपल्या बँकेचे ध्येय असणार आहे, हे मी नमूद करतो.

#### आर्थिक वर्ष २०२४-२५ मधील महत्वाच्या घडामोडी :

बँकेच्या ढोबळ अनुत्पादित कर्जामध्ये नक्त ₹ ३६३.६५ लाखाची घट झालेली दिसून येते. आपल्या बँकेच्या ढोबळ अनुत्पादित कर्जाचे प्रमाण गतवर्षीच्या ७.२५% वरून ५.६८% इतके, तर नक्त अनुत्पादित कर्जाच्या प्रमाणात ०.५६% वरून, ०.६१% इतकी अंशतः वाढ झालेली दिसून येत आहे. निष्कासित केलेल्या कर्ज खात्यामध्ये ₹ २१.९५ लाखाची वसुली करण्यात बँकेस यश आले.

#### बँकेची वित्तीय ताकद :

बँकेच्या एकूण ठेवी ₹ ५१९.१५ कोटी, ठेव घटीचा दर : ५.२८%

बँकेचा एकूण कर्जव्यवहार : ₹ २५०.२९ कोटी, कर्ज वाढीचा दर : १.६५%

बँकेचा प्रति कर्मचारी व्यवसाय आर्थिक वर्ष २०२४-२५ मध्ये ₹ ४,६०.७४ लाख एवढा आहे.

बँकेचे स्वनिधी पर्याप्तता प्रमाण १७.४८% असून,

बँकेचा नक्त स्वनिधी रु. ३१,३२.८२ लाख आहे.

**अहवाल वर्षातील कामगिरी :**

सन २०२४-२५ च्या अखेरीस बँकेच्या एकूण ठेवी ₹ ५१९.१५ कोटी आहेत. तसेच येणे कर्ज रक्कम ₹ २५०.२९ कोटी आहे. गतवर्षीच्या तुलनेत ठेवीमधील ठेवीमधील वार्षिकीकृत घट ५.२८ इतकी असून, कर्जामधील वाढी ही १.६५% इतकी आहे. अहवाल काळात बँकेचा एकूण मिश्र व्यवसाय ₹ ७६९.४४ कोटी झाला असून, त्यामध्ये झालेली वार्षिकीकृत घट ३.१३% इतकी आहे. अहवाल वर्षात ढोबळ अनुत्पादित कर्जात घट होऊन ती ५.६८% झालेली आहे. बँकेचा निव्वळ एन.पी.ए. ०.६१% स्तरावर राहिलेला आहे, जी अत्यंत आनंदाची बाब आहे.

**बँकेची तुलनात्मक आर्थिक परिस्थिती :**

तक्ता क्र.१.:

(रक्कम ₹ लाखांत)

तपशील	२०२३-२४	२०२४-२५	टक्के (+/-)
भाग-भांडवल	₹ १६,२६.३८	₹ १५,६३.८९	-३.८४%
राखीव निधी व इतर निधी	₹ ६५,७०.०८	₹ ६३,५०.३३	-३.३४%
स्वनिधी पर्याप्तता	१६.३७%	१७.४८%	१.११%
ठेवी	₹ ५४८,११.२०	₹ ५१९,१५.३०	-५.२८%
कर्जे	₹ २४६,२१.२२	₹ २५०,२८.५१	१.६५%
गुंतवणूक	₹ २८९,३५.९७	₹ २६५,५७.२३	-८.२२%
एकूण व्यवसाय	₹ ७९४,३२.४२	₹ ७६९,४३.८१	-३.१३%
निव्वळ नफा/(तोटा) (कर आकारणी नंतर)	₹ १,६५.८२	₹ १,९३.८४	१६.९०%
संचित नफा/तोटा	₹ (१३,३३.०२)	₹ (११,३९.१८)	-१४.५४%
ठेवी व कर्जे यांची टक्केवारी (सी.डी.रेशो)	४४.९२%	४८.२१%	३.२९%
ढोबळ एन.पी.ए.	₹ १७,८४.३०	₹ १४,२०.६५	-२०.३८%
ढोबळ एन.पी.ए. (टक्केवारी)	७.२५%	५.६८%	-१.५७%
निव्वळ एन.पी.ए	₹ १,२८.७०	₹ १,४४.५६	१२.३२%
निव्वळ एन.पी.ए (टक्केवारी)	०.५६%	०.६१%	०.०५%

**भाग भांडवल व सभासद संख्या :**

सन २०२४-२५ मध्ये बँकेच्या कर्जव्यवहारात वाढ झालेली दिसत असून, बँकेच्या भाग भांडवल घटलेले दिसून येत आहे. वर्षाअखेर बँकेचे भागभांडवल ₹ १५,६३.८९ लाख इतके असून, सभासदसंख्येत मात्र अंशतः वाढ दिसून येत आहे. वर्षाअखेर भाग भांडवल व सभासद संख्येबाबतचा तपशील पुढीलप्रमाणे आहे.

तक्ता क्र.२.:

(रक्कम ₹ लाखांत)

प्रकार	दि. ३१.०३.२०२४ अखेर	दि. ३१.०३.२०२५ अखेर
वसूल भाग भांडवल	₹ १६,२६.३८	₹ १५,६३.८९
सभासद	१८,९५८	१९,०९५
नाममात्र सभासद	४,४५५	५,२१०

मागील वर्षी एकूण ५८२ सभासद वाढले असून मृत्यू, राजीनामा जप्ती, इ. कारणाने ४४५ सभासद कमी झाल्याने वर्षाअखेरीस एकूण सभासद संख्या १९,०९५ इतकी असून त्यात एकूण नक्त १३७ ने वाढ झालेली आहे.



### आवाहन:

चालू आर्थिक वर्षात बँकेने भाग भांडवल वाढीवर बँक अधिक जोर दिलेला असून, यातील वाढ ही बँकेच्या स्थैर्याच्या दृष्टीने महत्वाची कामगिरी बजावत असते. त्यामुळे, ज्या सभासदांकडे ₹ १,०००/- पेक्षा कमी भाग असतील, त्या सर्व सभासदांना नम्र विनंती आहे की, त्या सर्व मान्यवर सभासदांनी आपले भाग-भांडवल कमीत कमी ₹ १,५००/- ते ₹ १०,०००/- पर्यंत वाढवावेत.

सभासद भाग प्रमाणपत्रे ही सभासदांच्या संबंधित शाखेत उपलब्ध करून देण्यात आलेली आहेत. सभासदांना नम्र विनंती आहे की, कृपया त्यांनी संबंधित शाखेशी संपर्क साधून, ती लवकरात लवकर नेण्याची व्यवस्था करावी.

### गंगाजळी व इतर निधी:

अहवालसाली बँकेच्या एकूण गंगाजळी व इतर निधीमध्ये ₹ २,१९.७५ लाखांची घट होऊन, बँकेचे एकूण राखीव व इतर निधी ₹ ६३.५०.३३ लाख झाले आहेत. कोणत्याही बँकेच्या स्थैर्य व सुरक्षिततेसाठी जास्तीत जास्त राखीव व इतर निधीची आवश्यकता असते व सदर निधी वाढविण्यासाठी बँक नेहमीच प्रयत्नशील असते.

### स्वनिधीची पर्याप्तता:

भारतीय रिझर्व्ह बँकेने सर्व नागरी सहकारी बँकांसाठी भांडवलाचे जोखिम जिंदगीशी प्रमाण १२.००% ठेवण्यास सांगितलेले आहे. आपल्या बँकेचे सदर प्रमाण १७.४८% आहे. बँकेचा स्वनिधी हा आवश्यकतेपेक्षा जास्त असल्याचे दिसून येते. त्यामुळे बँकेचा भांडवली पाया मजबूत ठेवण्यात आपणास यश मिळालेले आहे.

### लाभांश:

आपल्या बँकेची यावर्षी वसुली चांगली झालेली असून, आपल्या बँकेला यावर्षी ₹ १,९३.८४ लाखांचा नफा झालेला असला तरीसुद्धा, आपली बँक संचित तोट्यात आहे. नफा असूनही, संचित तोटा असल्याने रिझर्व्ह बँकेच्या निकषांच्या अधिन राहून, आर्थिक वर्ष २०२४-२५ मध्ये आपण लाभांश मंजूरी देऊ शकणार नाही. मात्र संचित तोटा पूर्णतः नफ्यात बदलून, येणाऱ्या काळात लाभांश वाटपाची मंजूरी मिळवू अशी आशा मी व्यक्त करीत आहे.

### ठेवी:

रिझर्व्ह बँकेच्या नियमांमुळे, व्याजदर हे इतर बँकांच्या तुलनेत अधिक न ठेवल्याने, तसेच स्पर्धात्मक युगात टिकून राहताना अनेक आव्हाने झेलत असताना, आपल्या बँकेला आपण पुढे नेत आहोत. याचाच परिणाम म्हणून यंदाही बँकेच्या ठेवीत आवश्यक वाढ झालेली दिसत नाही. आपल्या बँकेच्या सन २०२४-२५ अखेर ठेवी ₹ ५१९.३० लाख आहेत. गत वर्षीपेक्षा ठेवी ₹ २८,९५.९० लाख कमी झालेल्या असून, त्यांची टक्केवारी ५.२८% आहे. ग्राहकांना वेगवेगळ्या ठेवी योजनांचा लाभ घेता यावा, याकरीता यंदा बँकेतील कर्मचारी हे यथोचित प्रयत्न करणार आहे. सदर ठेवींची माहिती पुढीलप्रमाणे आहे:

तक्ता क्र. ३.:

(रक्कम ₹ लाखांत)

ठेवींचा प्रकार	३१.०३.२०२४ अखेर		३१.०३.२०२५ अखेर	
	रक्कम	टक्के	रक्कम	टक्के
मुदत ठेवी (आवर्त ठेवींसह)	₹ ३६४,४२.६६	६६.४९%	₹ ३३९,७१.१५	६५.४४%
बचत ठेवी	₹ १५२,३३.९३	२७.७९%	₹ १५०,२०.३८	२८.९३%
चालू ठेवी	₹ ३१,३४.६१	५.७२%	₹ २९,२३.७७	५.६३%
एकूण	₹ ५४८,११.२०	१००.००%	₹ ५१९,१५.३०	१००.००%

बँकेकडे असलेल्या सर्व ठेवींचा नियमानुसार आवश्यक विमा बँकेने ठेव विमा व पत हमी निगमच्या माध्यमातून घेतलेला आहे. यासाठीचा बँकेचा पंजीकृत क्रमांक MH/ ३९३/ ४३६०१ असा आहे. दि. ३० सप्टेंबर, २०२५ पर्यंतच्या काळाचा आगाऊ विमा हप्ता बँकेने भरलेला आहे.



**कर्ज व्यवहार :**

कर्जव्यवहार वाढवितांना ग्राहकांना त्यांच्या गरजेनुसार वेळेवर कर्जे उपलब्ध करून देणे, हे बँकेचे अत्यंत महत्वाचे कार्य असून, ते बँकेच्या नफावाढीकरीताही तितकेच महत्वाचे आहे. आपण यावर्षी ठरविल्याप्रमाणे कर्जवाढीचा निर्धारित टप्पा गाठण्याकरीता शर्तीचे प्रयत्न केलेले आहेत. तरीही २०२४-२५ मध्ये एकूण येणे कर्जरक्कम ₹ २५०,२८.५१ लाख असून, गत वर्षीपेक्षा यात ₹ ४,०७.२९ लाखांनी वाढ झालेली दिसून येते. कर्जवाढ शक्य झालेली असून, अनुत्पादित कर्जाची वसुलीही तितकीच चांगली झालेली आहे. ठेवीत घट व कर्जव्यवहारात वाढ बँकेचे कर्ज-ठेव प्रमाण ४८.२१% झालेले आहे. वर्षाअखेर एकूण येणे कर्जरक्कमेची विभागणी पुढीलप्रमाणे आहे.

**तक्ता क्र.४.:****(रक्कम ₹ लाखांत)**

प्रकार	३१.०३.२०२४ अखेर		३१.०३.२०२५ अखेर	
	रक्कम (₹)	टक्के	रक्कम (₹)	टक्के
वैयक्तिक (एक लाखापर्यंत)	₹ ४८.५४	०.२०%	₹ ५३.९०	०.२२%
वेतन कपात	₹ ८.९७	०.०४%	₹ ३.४२	०.०१%
गृह कर्ज	₹ ६१,४८.६८	२४.९७%	₹ ५७,८३.७०	२३.११%
कॅश क्रेडिट	₹ १५,५५.८४	६.३२%	₹ ८,१०.१७	३.२४%
वाहन कर्ज	₹ ६,७३.९९	२.७४%	₹ २०,६४.६४	८.२५%
साखर कारखाने	₹ ४,१४.८७	१.६८%	₹ ४,५२.६४	१.८१%
लघु-कर्ज	₹ ८०.१२	०.३२%	₹ ७९.६६	०.३१%
कर्मचारी कर्ज	₹ १७,९६.३०	७.३०%	₹ १६,७०.०७	६.६७%
बचत पत्र, मुदत ठेवी तारणी कर्ज	₹ १६,८७.०२	६.८५%	₹ ११,७६.५३	४.७०%
सोने तारण कर्ज	₹ १३,८३.०६	५.६२%	₹ १६,३९.८५	६.५५%
स्थावर मालमत्ता तारणी कर्जे	₹ ७९,२४.०२	३२.१८%	₹ ८३,९८.६८	३३.५६%
अन्य (अन्य मालमत्ता तारणांवर)	₹ २८,९९.८१	११.७८%	₹ २८,९५.२५	११.५७%
<b>एकूण</b>	<b>₹ २४६,२१.२२</b>	<b>१००.००%</b>	<b>₹ २५०,२८.५१</b>	<b>१००.००%</b>

वरील येणे कर्ज रक्कमेपैकी, अग्रक्रम क्षेत्रास दिलेल्या कर्जाचे प्रमाण पुढीलप्रमाणे आहे.

**तक्ता क्र.५.:****(रक्कम ₹ लाखांत)**

प्रकार	३१.०३.२०२४ अखेर		३१.०३.२०२५ अखेर	
	रक्कम (₹)	टक्के	रक्कम (₹)	टक्के
अग्रक्रम	₹ १३९,९२.३५	५६.८३%	₹ १३१,८७.१३	५२.६९%
अन्य	₹ १०६,२८.८७	४३.१७%	₹ ११८,४१.३८	४७.३१%
<b>एकूण</b>	<b>₹ २४६,२१.२२</b>	<b>१००.००%</b>	<b>₹ २५०,२८.५१</b>	<b>१००.००%</b>

अग्रक्रम क्षेत्रापैकी, दुर्बल घटकांना दिलेल्या कर्जाचे एकूण कर्जाशी शेकडा प्रमाण ४.१७% आहे. यावरून दुर्बल घटकांना कर्जपुरवठा करण्यात बँक प्रयत्नरत असल्याचे आढळून येते. बँकेने दिलेल्या एकूण कर्जापैकी ₹ लाखांची, म्हणजेच ९६.६१% कर्जे ही सुरक्षित कर्जे आहेत.

**गुंतवणूक :**

सन २०२४-२५ ठेवी-कर्जामध्ये संमिश्र दिसत असून, परिणामस्वरूप बँकेच्या गुंतवणूकीतही घट झालेली दिसून येते. गुंतवणूकीबाबत लागू असलेल्या भारतीय रिझर्व्ह बँकेच्या रोखता, तरलता व अन्य निकषांची पूर्तता बँकेने केलेली आहे. सन २०२४-२५ या आर्थिक वर्षी बँकेची गुंतवणूक ₹ २६५,५७.२३ लाख एवढी झालेली असून, दिनांक ३१.०३.२०२५ अखेर गुंतवणूकीची तपशीलवार माहिती पुढे दिलेली आहे.

**तक्ता क्र.६.:****(रक्कम ₹ लाखांत)**

वर्गवारी	दि. ३१.०३.२०२४ अखेर	दि. ३१.०३.२०२५ अखेर
अ) सरकारी रोखे	₹ १८१,८८.४१	₹ १७३,६७.८०
ब) इतर बँकांतील मुदत ठेवी	₹ ९४,५२.८५	₹ ८९,९८.०९
क) इतर सहकारी बँका/संस्थांमधील भागभांडवल	₹ ०.२९	₹ ०.२९
ड) बॉण्डमधील गुंतवणूक	₹ २,९४.४२	₹ १,९१.०५
इ) इतर (कॉल मनी)	₹ १०,००.००	₹ ०.००
<b>एकूण</b>	<b>₹ २८९,३५.९७</b>	<b>₹ २६५,५७.२३</b>

सरकारी रोख्यांच्या उलाढालीत अहवाल काळात बँकेस ₹ ३१.१५ लाखांचा नफा झालेला आहे. तसेच, यावर्षी नॉन-एस.एल.आर बॉण्ड मध्ये ₹ ३.२० लाखांचा नफा कमाविलेला आहे. म्युच्युअल फंड व्यवहारात ₹ ५६.९७ लाखांचा नफा झालेला आहे. सदर नफा, हा नफा-तोटा खाती जमा टाकल्यामुळे, त्याच्या परिणामस्वरूप बँकेचा यावर्षीच्या नफ्यात झालेली आढळून येत आहे. आर्थिक वर्ष २०२४-२५ मध्ये, शासकीय रोख्याचे व्याजदर कमी होऊन, रोख्यांच्या किंमती वाढलेल्या आहेत. यामुळे बँकेला, रोख्यांची त्यावेळची बाजारभाव किंमत व बँकेने विकत घेताना दिलेली किंमत यातील फरकाची अतिरिक्त तरतूद 'गुंतवणूक घसारा निधी' म्हणून करावी लागलेली नाही.

**थकीत / अनुत्पादित कर्जाची मालमत्ता (एन पी ए):**

आर्थिक वर्ष २०२४-२५ थकित कर्जामध्ये घट झालेली दिसून येते, व ही नक्त घट ₹ ३,६३.६५ लाख इतकी झालेली आहे. भारतीय रिझर्व्ह बँकेने नागरी सहकारी बँकांकरिता आर्थिकदृष्ट्या सक्षम व सुव्यवस्थापन असलेल्या बँकेचे निकष ठरविलेले असून, त्यानुसार सशक्त बँक म्हणून संबोधण्याकरिता ढोबळ अनुत्पादित कर्जाचे प्रमाण हे ७.००% च्या आत राखणे आवश्यक असते. आर्थिक वर्षात आपल्या बँकेच्या एन. पी. ए. मध्ये सकारात्मक बदल झालेले दिसून येतात. अहवाल वर्षाअखेरीस आपल्या बँकेचे ढोबळ अनुत्पादित कर्जाचे प्रमाण हे ५.६८% इतके आहे. यावर्षी वसुलीकडे विशेष लक्ष दिले गेल्याने आर्थिक वर्षात बँकेने ₹ ७,२४.३५ लाखाची अनुत्पादित कर्जाची वसुली करण्यात यश मिळविलेले आहे. तसेच ढोबळ अनुत्पादित कर्जात ₹ ३,६३.६५ लाखाची नक्त घट झालेली आहे. याही वर्षी वसुलीसाठी सर्वेकष प्रयत्न करून बँकेचे अनुत्पादित कर्ज कमी करण्याचे उद्दिष्ट्य आहे. सहकारी बँकांना वसुलीसाठी लागू असलेल्या सहकार कायद्याच्या कलम ९१ व १०१ अन्वये बँकेने आवश्यक तेथे वसुली दावे दाखल केलेले आहेत. थकित कर्जाच्या वसुलीसाठी बँकेने अहवाल काळात केलेल्या कार्यवाहीची माहिती पुढे दिलेली आहे.

**तक्ता क्र.७.:****(रक्कम ₹ लाखांत)**

वर्गवारी	खाते संख्या	रक्कम (₹)
लवादासमोर दाखल दावे	६	₹ १,१५.४७
हुकूमनामे मिळालेले दावे	४३	₹ ७,३९.५१
कार्यवाही चालू असलेले हुकूमनामे	१३८	₹ ४,४७.९४
<b>एकूण</b>	<b>१८७</b>	<b>₹ १३,०२.९२</b>



आपल्या बँकेने यावर्षीही महाराष्ट्र सहकार कायदा, कलम १०१ च्या नियमांची अंमलबजावणी करून व अन्य कायदेशीर मार्गाने कठोर कारवाई करून अनुत्पादित कर्ज कमी करण्यासाठी अथक प्रयत्न केले असून, अनुत्पादित कर्जे कमी करण्यात आपल्याला यश मिळालेले आहे.

यावर्षी बँकेची ढोबळ अनुत्पादित कर्जात गतवर्षाच्या ७.२५% मधून घट होऊन, ती ५.६८% इतकी झालेली आहे. अहवाल वर्षात बँकेने ₹ ७.२४ कोटींची कर्जे वसुली करून, तसेच काही कर्जे उत्पादित कर्जात वर्ग करण्यात आलेली आहे. परंतू आर्थिक वर्षात ₹ ३.६१ कोटींची कर्जे अनुत्पादित कर्ज खात्यात नव्याने वर्ग झाल्याने एकूण अनुत्पादित कर्जे ₹ १४.२१ कोटी इतकी आहेत. आपल्या बँकेच्या अनुत्पादित मालमत्तेची रक्कम अगदी थोड्या खात्यात केंद्रित झालेली आहे. बँकेकडे कर्जदारांची पुरेशी मालमत्ता तारण आहे आणि त्या सर्व अनुत्पादित कर्जदारांवर कारवाई सुरु आहे. बरीच प्रकरणे ही कारवाईच्या अंतिम टप्प्यात आहेत.

तरीही अनुत्पादित मालमत्तेचे प्रमाण कमी करण्यासाठी अजून आमचे वसुलीचे अथक प्रयत्न सुरु आहेत. या प्रयत्नांना यश मिळेल अशी आम्हाला खात्री आहे.

### वसुलीसाठी आवाहन :

गत आर्थिक वर्षीपासूनच, म्हणजेच सन २०२३-२४ पासून आपण थकीत कर्जाची अधिक प्रमाणात वसुली करण्यात यश मिळविलेले आहे. आपल्या बँकेस कर्ज वितरणात आवश्यक यश प्राप्त झाले नसले, तरीही कर्ज वेळेवर परतफेड करून त्याची वर्गवारी थकीत कर्जात होऊ न देणे यावरही बँकेने यावर्षी भर दिला. थकीत अनुत्पादित कर्जाची वसुली करणे, ती मालमत्ता उत्पादित मालमत्तेत रुपांतरीत करणे, हे अत्यंत काटेकोरपणे पाळण्याकरीता बँक सर्वतोपरी प्रयत्न करीत आहे. यामुळे अनुत्पादित कर्जात होणारी वाढ ही घटविली जाऊ शकते. कर्ज वितरीत करणे, त्याचे नियोजन करणे व परतफेड प्रक्रियेवर नियंत्रण ठेवणे, हे नफावाढीकरिता उपयुक्त असते. नियमित कर्ज परतफेड केल्यास अन्य सभासदांनाही कर्जे वितरीत करण्याकरिता त्याचा वापर होऊ शकतो. वसुलीसाठी बँकेचे कर्मचारी व व्यवस्थापन अतोनात प्रयत्न करीत आहेत. आपण सभासदांनीही आम्हाला यात सहकार्य करावे, अशी विनंती आम्ही आपणांस करीत आहोत. तसेच नफावाढीकरिता जर आपण कर्जदार असाल तर आपला कर्जहप्ता वेळेवर भरणा करून, व जर जामिनदार असाल तर कर्जहप्ता वेळेवर भरला जाण्याची खात्री करून, आम्हांस कर्जवसुलीकरिता आपला सहभाग व हातभार लावावा.

### विमा व्यवसाय :

आर्थिक वर्ष २०२४-२५ मध्ये आपल्या बँकेने विमा व्यवसाय विभागांतर्गत, आपल्या बँकेचा महसूल चांगला मिळविला. यावर्षी आपल्या बँकेने ₹ १२.९१ लाखांचा महसूल या विमा व्यवसायातून मिळविला.

### वैधानिक लेखापरिक्षण सन २०२३-२४ :

आर्थिक वर्ष २०२४-२५ साठी मागील वार्षिक सर्वसाधारण सभेत, सहकार आयुक्त कार्यालयाने निश्चित केलेल्या लेखापरिक्षकांच्या नामिकेतून आपण मे. प्रकाश गं. पाठक अॅण्ड कंपनी, या लेखापरिक्षक संस्थेच्या संचालक मंडळाने केलेल्या निवड तसेच नियुक्तीस व त्यांच्या ठरविलेल्या मानधनास दिलेल्या अनुसमर्थनानुसार, लेखापरिक्षण संस्था म्हणून आर्थिक वर्ष २०२४-२५ साठी आपल्या बँकेचे लेखापरिक्षक म्हणून नियुक्ती केली होती. सदर नियुक्तीस भारतीय रिझर्व्ह बँकेची सुद्धा पूर्व संमती घेतलेली आहे. मे. प्रकाश गं. पाठक अॅण्ड कंपनी, यांनी बँकेचे वैधानिक लेखापरिक्षण पूर्ण केले असून त्यांचा अहवाल बँकेस सादर केलेला आहे व आपल्या बँकेस आर्थिक वर्ष २०२४-२५ साठी 'अ' लेखापरिक्षण वर्ग प्रदान केलेला आहे.

मागील आर्थिक वर्ष २०२३-२४ च्या वैधानिक लेखापरिक्षण दोष-दुरुस्ती अहवालात पूर्तता न केलेले कुठलेही विशेष प्रतिकूल शेरे नसल्याने, सन २०२३-२४ या मागील आर्थिक वर्षाचा दोष दुरुस्ती अहवाल स्विकृत करण्यात यावा, ही आपणांस विनंती आहे.

### अंतर्गत व समवर्ती (कंकरंट) लेखापरिक्षण :

यावर्षी मे. सारडा अॅण्ड परिक एल. एल. पी. चार्टर्ड अकाउंटन्टस्, यांनी बोरिवली (पश्चिम), कांदिवली (पश्चिम), मालाड (प.), कांदिवली (पूर्व), भाईंदर (पूर्व) या शाखांचे समवर्ती, व अंतर्गत लेखापरिक्षण, बँकेचे मुख्य कार्यालय, बँकेच्या गुंतवणूक विभागाचे समवर्ती लेखापरिक्षण, तसेच मे. व्ही. पी. एच. अॅण्ड असोसिएटस् एल. एल. पी. चार्टर्ड अकाउंटन्टस्, दहिसर (पूर्व), बोरिवली (पूर्व), गोरेगाव (पूर्व), गोरेगाव (प.) या शाखांचे समवर्ती / अंतर्गत लेखापरिक्षण केलेले आहे. तसेच मे. एम. एस. शेट अॅण्ड असोसिएटस्, चार्टर्ड अकाउंटन्टस्, यांनी चारकोप शाखेचे समवर्ती लेखापरिक्षण, व विरार (प.), वसई (प) शाखांचे अंतर्गत लेखापरिक्षण करून बँकेच्या कामकाजाबाबत, समाधान व्यक्त केले आहे. तसेच बँकेचे माहिती तंत्रज्ञान लेखापरिक्षण हे मे. डार्कनेस्ट सायबर सिक्युरिटी, मुंबई, यांनी केले आहे. बँकेचे वस्तू व सेवा कर अंकेक्षण मे. यु. जी. देवी अॅण्ड कं., चार्टर्ड अकाउंटन्टस्, मुंबई, यांनी केले आहे. तसेच बँकेचे कर अंकेक्षण यु. जी. देवी अॅण्ड कं., चार्टर्ड अकाउंटन्टस्, मुंबई, हे करित आहेत. बँकेचा अंतर्गत लेखापरिक्षण विभागही कार्यरत असून त्यामुळे बँकेच्या लेखापरिक्षणात दोषांचे प्रमाण कमी करणे बँकेस शक्य झाले आहे. रिझर्व्ह बँकेच्या निकषानुसार बँकेने जोखीमयुक्त अंतर्गत लेखापरिक्षणही सुरु केलेले आहे.



### जोखीम व्यवस्थापन:

सद्यस्थितीत बँकींग क्षेत्रात विविध बदल घडून येत आहेत. बँकींग व्यवसाय वृद्धिंगत करताना अनेकविध जोखीमांचा सामना करावा लागतो व त्याचे नियोजनही योग्यरीतीने करणेही तितकेच महत्वाचे असते. सहकारी बँकांमधील जोखीम व्यवस्थापन म्हणजे बँकांनी कामकाजात आणि गुंतवणूकीत संभाव्य धोक्यांची ओळख करून त्यांचे मूल्यांकन करत, त्यावर नियंत्रण ठेवणे हेच होय. सामान्यतः जोखीमांमध्ये कर्ज जोखीम, विपणन जोखीम, व परिचलन जोखीम, परत जोखीम, व्याजदर जोखीम आणि कायदेशीर धोका यांचा समावेश होतो, व त्याचे व्यवस्थापन करण्याकरीता योग्य धोरणे आखून, प्रक्रिया तयार करणे, हे आत्यंतिक आवश्यक आहे. जोखीम व्यवस्थापक करताना भारतीय रिझर्व्ह बँकेने जाहीर केलेल्या मार्गदर्शक सूचनांचे पालन करणे हे महत्वाचे आहे. तसेच जोखीमांचे वर्गीकरण प्रामुख्याने कमी, मध्यम, उच्च जोखीम असे असून त्याबद्दलच्या नियमांस अधीन राहून त्याप्रमाणे आपण ग्राहकांचे वर्गीकरण करीत आहोत. या अनुषंगाने जोखीम प्रभावीपणे व्यवस्थापित करण्यासाठी आपल्या बँकेने एक सर्वसमावेशक जोखीम व्यवस्थापन धोरण तयार केले आहे. तसेच जोखीम व्यवस्थापन कमिटीही स्थापन स्थापन केलेली आहे. बँकेने जोखीम आधारीत अंतर्गत लेखापरिक्षण सुरु केले आहे.

### अंदाजपत्रक:

पुढील आर्थिक वर्ष २०२५-२६ साठी संचालक मंडळाने केलेले वार्षिक अंदाजपत्रक अहवालाच्या पृष्ठ क्रमांक १३ वर दिलेले आहे. अहवालास मान्यता देत असताना सर्व मान्यवर सभासदांनी सदर अंदाजपत्रकास अनुसमर्थन द्यावे अशी विनंती आहे.

### संचालक मंडळ:

बँकेच्या विद्यमान संचालक मंडळाने दिनांक १ नोव्हेंबर, २०२२ रोजी पदभार स्विकारला असून, विद्यमान संचालक मंडळाचा कालावधी सन २०२२ ते सन २०२७ पर्यंत आहे. आर्थिक वर्ष २०२४-२५ करीता मा. अॅड श्री. जयप्रकाश प. मिश्र, अध्यक्ष, यांच्या अध्यक्षतेखाली अनुभवी संचालक मंडळाने, बँकेच्या विकासाकरिता सर्वतोपरी प्रयत्न केले व आपले योगदान दिलेले आहे. अहवाल वर्षात संचालक मंडळाच्या एकूण १४ सभा झालेल्या असून, सर्व सभांना संचालकांची उपस्थिती समाधानकारक होती. त्यांच्या उपस्थितीचा तक्ता अहवालात अन्यत्र दिलेला आहे. बँकेच्या उच्चशिक्षित संचालक मंडळातील संचालकांच्या अनुभवाचा बँकेला नेहमीच फायदा होत असतो. आपल्या बँकेबाबतच्या कोणत्याही विधायक सूचना असल्यास आपण त्यांना प्रत्यक्ष भेटून त्या देऊ शकता.

### संचालक कर्जे:

संचालक व संचालकांच्या नातेवाईकांना दिलेल्या कर्जाची माहिती आपल्या माहितीसाठी अहवालात पृष्ठ क्रमांक १४ वर दिलेली आहे. यामधील एक कर्ज वगळता, अन्य सर्व कर्जे ही बँकेच्या सेवकांना दिलेली कर्जे आहेत.

### व्यवस्थापन मंडळ:

संचालक मंडळाच्या नियुक्तीप्रमाणेच, रिझर्व्ह बँकेच्या व्यवस्थापन मंडळाच्या परिपत्रकास अनुसरून व्यवस्थापन मंडळही कालावधी सन २०२२ ते सन २०२७ पर्यंतच्या कालावधीसाठी नियुक्त केले आहेत. सदर व्यवस्थापन मंडळाचे अध्यक्ष म्हणून बँकेतील संचालक मंडळाचे उपाध्यक्ष हे कार्यरत आहेत. संचालक मंडळातील सदस्य व आवश्यक पात्रताधारक सदस्य, हे व्यवस्थापन मंडळात समाविष्ट आहेत. उच्चशिक्षित व्यवस्थापन मंडळाच्या अनुभवाचा बँकेला नेहमीच उपयोग होत असतो.

### संचालक प्रशिक्षण:

संस्था चालविताना बँकींग क्षेत्रात सतत होणारे बदल आत्मसात करणे आवश्यक असते. यातूनच विकासाच्या नवनवीन वाटा खुल्या होत असतात, ज्याचा बँकेच्या जडणघडणीत हातभार लागतो, व त्या अनुषंगाने बँकेचा विकास होतो. या बदलांची माहिती व त्याचे अद्ययावत ज्ञान, कर्मचाऱ्यांसोबत, संचालक मंडळालाही देणे अनिवार्य ठरते. आपल्या बँकेचे संचालक मंडळ हे उच्चशिक्षित असून, त्यांच्या मार्गदर्शनास अनुसरून, बँक प्रगतीच्या वाटेवर आगेकूच करीत आहे. प्रगती करीत असताना नवनवीन नियमांची अंमलबजावणी करताना, त्यांची माहिती संचालक मंडळाला देणे, आवश्यक असते. यासाठीच संचालकांना प्रशिक्षण व उन्नतीच्या संधी उपलब्ध करून देण्यासाठी आपण तत्पर असतो. या प्रशिक्षणाचा सर्वतोपरी वापर करून, त्याचा वापर दैनंदिन कामकाजास रुजवणे गरजेचे असते. यावर्षीही अशा विविध प्रशिक्षण कार्यक्रमांचे, 'सहकार भारती'च्या वतीने आयोजन करण्यात आलेले होते. सदर प्रशिक्षण कार्यक्रमाचा संचालक मंडळाला भरपूर उपयोग होतो.



### सभासद प्रशिक्षण :

सन २०१३ च्या ९७व्या घटना दुरुस्तीनंतर, बँकेच्या कर्मचारी वर्ग व संचालकांसोबतच, आपल्या बँकेच्या सभासदांना प्रशिक्षण देणे, आता अनिवार्य झालेले आहे. यानुसार आपल्या बँकेचा सभासद प्रशिक्षणाचा कार्यक्रम दिनांक १७ जानेवारी, २०२५ रोजी आयोजित करण्यात आला होता. सदर प्रशिक्षण कार्यक्रम 'महाराष्ट्र राज्य सहकारी बोर्ड, मुंबई', यांच्या विद्यमाने आयोजिलेला होता, व त्यात बँकिंग तज्ञ मा. श्री. माधव प्रभुणे, यांनी आपल्या सभासदांना अनुभवी मार्गदर्शन केले. या प्रशिक्षण कार्यक्रमास सभासदांची उपस्थिती समाधानकारक होती, व त्यांनी प्रशिक्षण कार्यक्रमाबाबत समाधान दर्शविले. यासंदर्भात सभासदांच्या काही सूचना असल्यास सदर सूचनांचा नक्कीच विचार केला जाईल.

### कर्मचारी प्रशिक्षण :

बँकेचा प्रत्येक कर्मचारी हा ग्राहकाभिमुख उत्तमोत्तम सेवा व सुविधा देत, बँकेच्या उज्ज्वल भवितव्यासाठी प्रयत्नरत असतो. सध्याच्या स्पर्धेच्या युगात आपले पाय घट्ट रोवून ठेवण्यासाठी बँकेच्या प्रत्येक कर्मचाऱ्याला सातत्याने अद्ययावत कामकाज विषयक व तंत्रज्ञानाचे ज्ञान अवगत करीत रहावे लागणे, हे क्रमप्राप्त आहे. याकरीताच बँकेतील अनुभवी सेवकवर्गाच्या मार्गदर्शनासोबतच, त्यांना प्रशिक्षण देणे गरजेचे असते. आपल्या बँकेचे कर्मचारीही अशा अनेक अंतर्गत व बाह्य प्रशिक्षणांकरीता सदैव उत्सुक असतात. यामुळेच बँकेचे व्यवस्थापन, कर्मचाऱ्यांना प्रशिक्षणांच्या अशा वेगवेगळ्या संधी, वेळोवेळी उपलब्ध करून देत असते. यंदाही आपल्या बँकेने 'बृहन्मुंबई नागरी असोसिएशन लि.', या संस्थेद्वारे विपणन, वसुली, कर्ज व्यवस्थापन, इ. अनेक विषयांवरील कर्मचारी प्रशिक्षण वर्गाचे आयोजन केले होते. तसेच अनेक मान्यताप्राप्त संस्थांनी वेळोवेळी आयोजित केलेल्या बाह्य प्रशिक्षण कार्यक्रमांचाही आपल्या कर्मचारीवर्गाने लाभ घेऊन आपल्या बँकेच्या प्रगतीच्या वाटा खुल्या केल्या आहेत.

### व्यवस्थापन - कर्मचारी संबंध :

बँकेचा प्रत्येक कर्मचारी हा बँकेच्या विकासातील महत्वाचा घटक असतो. यंदाही दरवर्षीप्रमाणेच बँकेच्या विकासात आपले अमूल्य योगदान देऊन, बँकेच्या सेवकवर्गाने उत्तम कामगिरी केलेली आहे. आपल्या बँकेच्या सेवकवर्गाने यावर्षीही कमर्जवितरणात तसेच व्यवसायवाढीकरीता बँकेच्या विविध योजनांच्या विपणनाचे उद्दिष्ट्य समोर ठेवून, अविरत कार्य केले आहे. तसेच बँकेच्या कामाला स्वतःच्या घरचे काम मानून त्याच आपुलतीने व बांधिलकीने केलेले त्याचे काम प्रशंसनीय आहे. यावर्षीही बँकेचे व्यवस्थापन व कर्मचारी संबंध हे सलोख्याचे राहिले आहेत. व्यवस्थापनाच्या उत्तम मार्गदर्शनाखाली, सेवकवर्ग यापुढीही अशीच उल्लेखनीय कामगिरी करेल, व त्याचा असाच लाभ पुढील सर्व वर्षे सर्व भागधारकांना व ग्राहकांना मिळेल, याची मला व सर्व संचालक मंडळाला खाली वाटते.

### आगामी वाटचाल :

आव्हानात्मक युगात स्पर्धेला सामोरे जात असतानाच अनेक समस्यांना तोंड द्यावे लागते, तसेच जोखीमाही वाढल्या आहेत. नित्यनेमाने विकासाच्या अनेकविध वाचा शोधणे व त्यावर योग्य नियोजनाने मार्गक्रमण करणे, ही आजच्या काळाची गरज आहे. हेच कसब बँकेतील प्रत्येक कर्मचाऱ्याला आव्हानात्मक युगात खंबीरपणे उभे करीत असते.

सध्याच्या स्पर्धात्मक युगात, ऑनलाईन व्यवहारामुळे, कायद्यातील बदलत्या नियमांमुळे, सहकारी बँकांपेक्षा ग्राहकवर्ग खाजगी बँकांकडे वळू लागला आहे. तशातच बँकांची सद्यस्थिती लक्षात घेता, व्याजदर उत्तम देऊनही सहकारी बँकांतील ठेवीपेक्षा, जनमानसाचा कल हा म्युच्युअल फंड व शेअर बाजारातील गुंतवणुकीकडे असल्याने आपल्यासारख्या अनेक सहकारी बँकांना अनेक समस्यांना तोंड देत असताना, ग्राहकांचा अमर्याद विश्वास संपादन करणे व तो चिरःकाळ टिकविणेकरिता सतत प्रयत्न करत राहणे ही काळाची गरज आहे. सहकार क्षेत्र अधिक सुलभ व सुखकर होण्यासाठी, संघटनात्मकरित्या मार्ग काढणे, हे हितावह ठरते.

बँकेच्या विद्यमान संचालकांच्या मार्गदर्शनाखाली, अद्ययावत तंत्रज्ञानाचा वापर करीत, बँकेने यंदा एक पाऊल पुढे टाकले आहे.

संचालक मंडळाला मार्गदर्शनासोबतच, कर्मचारीवर्गाने गतवर्षीप्रमाणेच एकजुटीने प्रयत्न करून विकासाच्या दिशेने आगेकूच करत असताना, त्यात आपलाही सक्रिय सहभाग आवश्यक आहे.





### भावपूर्ण श्रद्धांजली :

अहवाल काळात आपले माजी अध्यक्ष, संस्थापक संचालक श्री. जनार्दन कामत, यांचे निधन झाले. ज्या अन्य ज्ञात-अज्ञात सभासद, ग्राहक व हितचिंतक तसेच अन्य राष्ट्रीय - आंतरराष्ट्रीय पातळीवरील मान्यवरांचे निधन झाले, त्या सर्वांना श्रद्धांजली अर्पण करतो व त्यांच्या आत्म्यास सदगती लाभो अशी ईश्वरचरणी प्रार्थना करतो. आपला सर्व जनसेवा बँक परिवार संबंधित कुटुंबियांच्या दुःखात सहभागी आहे.

### विशेष आभार :

बँकेच्या आजवरच्या वाटचालीत ज्यांनी आपल्या बँकेस वेळोवेळी मार्गदर्शन व केलेल्या सहकार्याबद्दल आम्ही खालील व्यक्ती व संस्था यांचे आभारी आहोत. मा. श्री. रामभाऊ नाईक, माजी राज्यपाल - उत्तर प्रदेश, व पूर्व पेट्रोलियम मंत्री - आपल्या बँकेवर असलेल्या आपुलकीमुळे ते आपल्या कामातून वेळ काढून, बँकेला प्रगतीशील वाटेवर चालण्याकरिता मार्गदर्शन करतात. बँकेचे सन्माननीय मार्गदर्शक मा. श्री. गोपाळ शेठ्टी, माजी खासदार, यांचीही नेहमीच मिळणारी मोलाची मदत, तसेच, मा. श्री. आनंदराव अडसुळ, माजी खासदार, व अध्यक्ष - को.ऑप.बँक्स एम्प्लॉईज युनियन, मुंबई, यांच्या सहकार्याबद्दल, या सर्व मान्यवरांच्या बहुमूल्य अशा योगदानाबद्दल त्यांचे मनःपूर्वक आभार.

बँकेच्या आजपर्यंतच्या वाटचालीत सदैव आपल्या सोबत असणारे राष्ट्रीय स्वयंसेवक संघाचे सर्व पदाधिकारी, राज्याचे सहकार खाते, मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे, मा. विभागीय सहनिबंधक, मुंबई, मा. जिल्हा उप-निबंधक, सहकारी संस्था व त्यांचे सर्व सहकारी, कर्मचारी प्रशिक्षणासाठी मदत करणारे 'सहकार भारती'चे पदाधिकारी, को.ऑप.बँक्स एम्प्लॉईज युनियन, मुंबई, यांचे सर्व पदाधिकारी, तसेच भारतीय रिझर्व्ह बँक, महाराष्ट्र अर्बन बँक्स फेडरेशन / असोसिएशन, मुंबई, बृहन्मुंबई नागरी सहकारी बँक्स असोसिएशन, मुंबई जिल्हा मध्यवर्ती बँकेतील व अन्य बँकेतील संबंधित अधिकारी वर्ग, यांची मी मनापासून कृतज्ञ आहे. आपल्या बँकेच्या कार्यात आवश्यक असणारे वेधानिक लेखापरिक्षक, अंतर्गत लेखापरिक्षक, कायदेशीर सल्लागार व मूल्यांकनकार यांच्या कार्याची दखल घेणे आम्हाला क्रमप्राप्त आहे याकरीता त्यांचे आभार मानतो.

आणि ज्या व्यक्तींमुळे बँकेची उत्तरोत्तर प्रगती होत आहे, त्या सर्व मान्यवर सभासद, ठेवीदार, कर्जदार, हितचिंतक व सेवकवर्ग, आपण सर्व आस्थेने बँकेवर नितांत प्रेम आणि विश्वास दाखवित, आपली बँक अधिकाधिक सक्षम करण्यात आम्हाला सहकार्य करीत असल्याबद्दल आपणा सर्वांचे आभार मानून मी हा अहवाल आपणांस सविनय सादर करतो.

**जय हिंद ! जय सहकार! भारत माता की जय !**

संचालक मंडळाच्या वतीने,

जयप्रकाश प. मिश्र,

अध्यक्ष.

ठिकाण : बोरिवली, मुंबई

दिनांक : ३०.०७.२०२५



## सन २०२५-२६ साठी अंदाज पत्रक

(रक्कम ₹ लाखांत)

तपशील	२०२४-२०२५ साठी अंदाज	२०२४-२०२५ प्रत्यक्ष	२०२५-२०२६ साठी अंदाज
<u>ताळेबंदातील बाबी</u>			
भागभांडवल	१७,००.००	१५,६३.८९	१६,००.००
राखीव व अन्य निधी	६६,००.००	६३,५०.३३	६३,५०.००
ठेवी	६००,००.००	५१९,१५.३०	५५०,००.००
गुंतवणूक	२८४,७५.००	२६५,५७.२३	२७२,००.००
कर्जे	३१५,२५.००	२५०,२८.५१	२८५,००.००
खेळते भांडवल	६६८,००.००	५८०,८३.८१	६१६,००.००
<u>उत्पन्नाच्या बाबी</u>			
कर्जे आणि गुंतवणूकीवर मिळालेले व्याज	४९,५०.००	४६,७३.१०	४५,१०.००
वटाव व कमिशन आणि लाभांश	१,५०.००	१,३४.३०	१,५०.००
अन्य उत्पन्न	४,२५.००	८,५५.५४	७,००.००
एकूण उत्पन्न	५५,२५.००	५६,६२.९४	५३,६०.००
<u>खर्चाच्या बाबी</u>			
ठेवीवरील व बाहेरील कर्जावर दिलेले व्याज	३०,००.००	२७,६६.९७	२८,००.००
पगार, भत्ते, इ.	१३,००.००	१२,५७.८२	१३,००.००
संचालक व स्थानिक समिती भत्ते	०.६०	०.३७	०.६०
जागाभाडे, कर, वीमा, वीज	४,५०.००	४,३७.८८	४,५०.००
कायदेविषयक सल्ला फी	३०.००	२६.८६	२८.००
टपाल व दूरध्वनी	२५.००	२२.४९	२५.००
लेखापरिक्षण फी	२५.००	२०.१४	२५.००
घसारा, मालमत्ता दुरुस्ती	२,२५.००	१,८५.७२	२,४०.००
लेखासामुग्री, छपाई, जाहिरात	१४.४०	१३.५९	१४.४०
अन्य खर्च	१,८०.००	*५,५८.३७	२,१०.००
तरतुदी	१,००.००	*१,६६.२४	६७.००
एकूण खर्च	५३,५०.००	५४,५६.४५	५१,६०.००
नफा (कर आकारणी पूर्वी)	१,७५.००	२,०६.४९	२,००.००

\* टिप : अंदाजपत्रकापेक्षा जास्त झालेला खर्च स्वीकृत करण्याची विनंती आहे.



## PROGRESS CHART OF THE BANK IN THE LAST 24 YEAR :

(₹ in Lakh)

Sr. No.	Particulars	2000	2005	2010	2015	2020	2024	2025
1	Share Capital	₹ 1,09.74	₹ 3,42.19	₹ 6,52.82	₹ 13,35.05	₹ 15,63.23	₹ 16.26.38	₹ 15,63.89
2	Membership	7,965	12,197	14,640	16,893	17,459	18,958	19,095
3	Reserves & Funds	₹ 5,63.93	₹ 14,15.47	₹ 32,04.58	₹ 51,23.38	₹ 56,83.48	₹ 65,70.08	₹ 63,50.33
4	Deposits	₹ 84,36.37	₹ 178,12.92	₹ 294,67.19	₹ 608,76.34	₹ 624,85.43	₹ 548,11.20	₹ 519,15.30
5	Advances	₹ 32,56.82	₹ 92,37.97	₹ 158,81.04	₹ 326,71.10	₹ 321,50.75	₹ 246,21.22	₹ 250,28.51
6	Net Profit Before Tax / (Loss)	₹ 1,72.71	₹ 1,69.87	₹ 3,65.78	₹ 6,08.79	₹ 2,09.19	₹ 97.11	₹ 1,93.84
7	Dividend	15%	15%	15%	10%	*NIL	**NA	**NA
8	Audit Class	A	A	A	A	A	A	A
9	Business Per Employee	₹ 1,19.32	₹ 1,94.61	₹ 2,92.57	₹ 3,96.39	₹ 4,57.18	₹ 4,51.32	₹ 4,60.74

(\* Not declared as per RBI Circular, due to COVID-19 pandemic. \*\* Not applicable due to accumulated loss.)

## Statement showing particulars of Loans &amp; Advances to Directors &amp; their Relatives, as on 31.03.2025 :

(Amount in ₹)

Sr. No.	No. of Directors & their Relatives, who have borrowed from the Bank.	Loans & Advances outstanding as on 31.03.2024.	Addition to Loans & Advances during the year.	Amount of Loans & Advances Recovered during the year.	Amount of Loans & Advances outstanding as on 31.03.2025.	Overdues if any, out of amount in Column No.5.
	1	**2	3	***4	5	6
a)	Directors (1) (Loans against Term Deposit)	₹ 21,60,175.00	₹ 7,06,089.20	₹ 21,60,175.00	₹ 7,06,089.20	NIL
b)	* Relatives of Directors (4) (All Staff Personal Loans & Overdrafts, except One Loan against Term Deposits to Relatives of Director.)	₹ 7,47,686.13	₹ 9,01,195.87	₹ 4,42,700.11	₹ 12,06,181.89	NIL
	Total (5)	₹ 29,07,861.13	₹ 16,07,285.07	₹ 26,02,875.11	₹ 19,12,271.09	NIL

\* Including Staff Representatives.

\*\*\*Some amount in the above table is of Overdraft Accounts, addition or recoveries in such cases are shown as difference amount between balances as on 31.03.2024 and as on 31.03.2025, respectively. Credit Balances in Overdraft Accounts are ignored.



**Prakash G. Pathak & Company**  
**Chartered Accountants**



अथर्व, ३२, श्रमिक सोसायटी, स्वामी समर्थ मंदिरासमोर,  
गंगापूर रोड, नाशिक - ४२२००३  
९१-२५३-२५७३५५८/२३१८७६१/२९९२५५८  
contactus@mmkassociates.com

**INDEPENDENT AUDITOR'S REPORT**

To,  
The Members,  
JANASEVA SAHAKARI BANK (BORIVLI) LIMITED  
**Report on the Audit of Financial Statements**

**Opinion**

We have audited the accompanying financial statements of **Janaseva Sahakari Bank (Borivli) Ltd.** ('The Bank'), which comprise the Balance sheet as at 31st March 2025, the statement of profit and loss and the cash flow statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information in which are incorporated the returns of Head Office and 13 branches audited by us which are consolidated in these financial statements.

- 1) In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India
  - (i) In case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2025
  - (ii) In case of the Profit and Loss account, its profit for the year ended on that date; and
  - (iii) In case of Cash flow Statement, of the cash for the year ended on that date.

**Basis for opinion**

- 2) We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies), as amended by the Banking Regulation (Amendment) Act, 2020, and the Rules thereunder, and the provisions of the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules, 1961 and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

**Information Other than the Financial Statements and Auditor's Report Thereon**

- 3) The Bank's management and Board of Directors are responsible for the other information. The other information comprises the information included in the Banks Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.



When we read the Annual Report including other explanatory information, if based on the work we have performed, we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

## Responsibilities of Management and those charged with the Governance for the financial statements

- 4) The Bank's management and Board of Directors is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949 and the rules made hereunder, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and circulars and guidelines issued by the RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

## Auditor's Responsibility for the audit of the Financial Statements

- 5) Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of user's taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.





- 6) We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- 7) We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

### Other Matter

- 8) The financial statements of the Bank for the previous year ended 31st March 2024, were audited by other firm and had expressed an unmodified opinion vide their report dated 26th June 2024 on such financial statements. Our conclusion is not modified in respect of this matter.

### Report on Other Legal and Regulatory Requirements

- 9) The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Cooperative Societies Act, 1960 & Maharashtra Co-operative Societies Rules 1961.

We report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account and cash flow statement dealt with by this report are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

We further report that for the year under audit; the Bank has been awarded "A" classification.

**For Prakash. G. Pathak & Company**

**Chartered Accountants**

**FRN: 126975W**



**CA Prakash G. Pathak**

**Partner**

**Membership No. 033996**

**UDIN: 25033996BMKONL9720**

**Place: Nashik**

**Dated: 21<sup>st</sup> June 2025**



# जनसेवा सहकारी बँक (बोरिवली) लि.

वर्ष २०२४-२५

## BALANCE SHEET AS ON

31.03.2024 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2025 Rs.
<b>20,00,00,000.00</b>	<b>1. CAPITAL :</b>		<b>20,00,00,000.00</b>
	a) Authorised Capital		
	80,00,000 Shares of Rs. 25/- Each		
<b>16,26,37,675.00</b>	b) Subscribed & Paid Up Capital		
16,26,37,675.00	62,55,545 Shares of Rs.25/- Each		
0.00	(P.Y. 65,05,507 Shares of Rs.25/- Each) Held by :		<b>15,63,88,625.00</b>
0.00	(A) Individuals & Others	15,63,88,625.00	
	(B) Co-Op Institutions	0.00	
	(C) State Government	0.00	
	<b>2. RESERVE FUND &amp; OTHER RESERVES :</b>		
13,28,54,383.96	a) Statutory Reserve	13,95,73,583.96	
1,60,00,000.00	b) Contingency General Reserve Fund	2,60,00,000.00	
9,10,00,000.00	c) Building Fund	9,10,00,000.00	
1,00,00,000.00	d) Dividend Equalisation Fund	0.00	
16,55,59,539.87	e) Bad & Doubtful Debts Reserve	14,55,59,539.87	
1,99,53,000.00	f) Provision for Doubtful Investment	1,91,04,952.52	
1,55,00,000.00	g) Contingent Provision against Standard Assets	1,55,00,000.00	
50,000.00	h) Reserve for Restructured Advances	50,000.00	
63,00,000.00	i) Special Reserve u/s 36(1)(viii) of Income Tax Act	63,00,000.00	
3,50,00,000.00	j) Investment Fluctuation Reserve	3,50,00,000.00	
26,50,000.00	k) Charity Fund	26,50,000.00	
35,00,000.00	l) Members Welfare Fund	35,00,000.00	
3,82,588.50	m) Staff Welfare Fund	3,82,588.50	
13,31,613.00	n) Co-operative Training Fund	13,31,613.00	
15,69,27,459.74	o) Building Revaluation Reserve	14,90,81,085.74	
<b>65,70,08,585.07</b>			<b>63,50,33,363.59</b>
<b>0.00</b>	<b>3. PRINCIPAL / SUBSIDIARY STATE</b>		
	<b>PARTNERSHIP FUND ACCOUNTS</b>		
	For Share Capital of --		
0.00	(i) Central Co-operative Bank	0.00	
0.00	(ii) Primary Agricultural Credit Societies	0.00	
0.00	(iii) Other Societies	0.00	
			<b>0.00</b>
	<b>4. DEPOSITS &amp; OTHER ACCOUNTS :</b>		
	a) Fixed Deposits		
67,35,95,752.80	- Individuals	59,04,04,219.40	
2,98,49,923.00	- Societies	3,02,98,758.00	
<b>70,34,45,675.80</b>		<b>62,07,02,977.40</b>	
	b) Dhanashree Yojana		
2,67,18,36,669.87	- Individuals	2,50,71,70,305.31	
17,35,87,484.80	- Societies	16,24,88,004.10	
<b>2,84,54,24,154.67</b>		<b>2,66,96,58,309.41</b>	
	c) Recurring Deposits		
8,78,91,932.00	- Individuals	8,38,97,721.00	
5,16,805.00	- Societies	4,10,529.00	
<b>8,84,08,737.00</b>		<b>8,43,08,250.00</b>	
	d) Matured Deposit	2,24,45,466.80	
<b>69,87,079.60</b>			
	e) Saving Bank Deposits		
1,45,66,28,771.01	- Individuals	1,42,78,30,602.23	
6,67,63,839.78	- Societies	7,42,07,101.51	
<b>1,52,33,92,610.79</b>		<b>1,50,20,37,703.74</b>	
	f) Current Deposits		
31,28,10,641.92	- Individuals	29,17,64,413.34	
6,50,804.46	- Societies	6,12,997.86	
<b>31,34,61,446.38</b>		<b>29,23,77,411.20</b>	
<b>0.00</b>	g) Money at Call and Short Notice	<b>0.00</b>	
<b>5,48,11,19,704.24</b>	<b>TOTAL DEPOSITS</b>		<b>5,19,15,30,118.55</b>
<b>0.00</b>	<b>5. BORROWINGS</b>		<b>0.00</b>
<b>0.00</b>	<b>6. BILLS SENT FOR COLLECTION (as per Contra)</b>		<b>0.00</b>
<b>6,30,07,65,964.31</b>	<b>TOTAL C / F.</b>		<b>5,98,29,52,107.14</b>

**31<sup>st</sup> MARCH 2025**

31.03.2024 Rs.	PROPERTY AND ASSETS	Rs.	31.03.2025 Rs.
2,93,31,492.00	<b>1. CASH :</b> a) Cash in Hand		2,48,17,664.00
<b>1,30,69,01,359.23</b>	<b>2. BALANCES WITH OTHER BANKS :</b>		
33,08,15,387.20	(i) Current Deposits with RBI & Nationalised Banks	26,68,66,610.18	
3,08,01,272.03	(ii) Current Deposits with Other Banks	3,64,67,015.87	
0.00	(iii) Saving Deposits	0.00	
5,61,36,509.00	(iv) Fixed Deposits with Nationalised Banks	6,98,09,227.00	
88,91,48,191.00	(v) Fixed Deposits with Other Banks	83,00,00,000.00	1,20,31,42,853.05
<b>10,00,00,000.00</b>	<b>3. MONEY AT CALL AND SHORT NOTICE</b>		0.00
<b>1,84,83,11,862.42</b>	<b>4. INVESTMENTS :</b>		
1,81,88,40,613.42	(i) Government Securities (includes Rs. 41,89,727.22 Un-amortised Premium) (Face Value Rs. 174,35,70,000/-, P.Y. 182,87,20,000/-) (Market Value Rs. 171,93,56,097.62)	1,73,67,79,536.28	
0.00	(ii) Other Approved Securities	0.00	
28,750.00	(iii) Shares of Co-op. Institutions	28,750.00	
0.00	(iv) Other Investments -		
2,94,42,499.00	(a) In Mutual Funds	0.00	
0.00	(b) In Non - SLR Bonds	1,91,04,952.52	
0.00	(c) In Commercial Paper	0.00	
0.00	(v) Others	0.00	1,75,59,13,238.80
<b>0.00</b>	<b>5. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND :</b>		
0.00	In Share of --		
0.00	(i) Central Co-operative Bank	0.00	
0.00	(ii) Primary Agricultural Credit Societies	0.00	
0.00	(iii) Other Societies	0.00	0.00
<b>2,46,21,21,824.40</b>	<b>6. ADVANCES :</b>		2,50,28,50,642.32
3,00,855.00	(i) <b>SHORT TERM LOANS, Bills Discounted, O/D, C/C,</b> of which Secured against -		
73,02,27,708.30	a) Govt. & other approved securities	1,74,439.00	
2,06,42,114.73	b) Other Tangible Securities	80,06,97,856.42	
	c) Personal Sureties with or without Collateral Securities	97,07,149.00	
<b>75,11,70,678.03</b>		<b>81,05,79,444.42</b>	
8,80,62,689.22	Due from individuals (Rs. 81,05,79,444.42)		
6,53,12,822.86	Out of Short Term Advances -		
	i. Overdue	8,16,82,554.93	
	ii. Considered Bad & Doubtful (Provided as per Norms)	7,16,75,210.98	
	(ii) <b>MEDIUM TERM LOANS</b> of which Secured against -		
47,71,321.33	a) Govt. & Other approved securities	40,43,519.21	
24,30,92,845.48	b) Tangible Securities	28,27,20,637.69	
9,28,19,633.10	c) Personal Sureties with or without Collateral Securities	6,63,74,854.38	
<b>34,06,83,799.91</b>		<b>35,31,39,011.28</b>	
3,65,05,914.55	Due from individuals (Rs. 35,31,39,011.28)		
4,53,86,114.41	Out of Medium Term Advances -		
	i. Overdue	4,56,47,189.35	
	ii. Considered Bad & Doubtful (Provided as per Norms)	4,39,57,767.29	
	(iii) <b>LONG TERM LOANS</b> of which Secured against -		
87,27,962.00	a) Govt. & Other approved securities	48,21,995.60	
1,29,96,44,457.74	b) Tangible Securities	1,29,18,92,732.59	
6,18,94,926.72	c) Personal Sureties with or without Collateral Securities	4,24,17,458.43	
<b>1,37,02,67,346.46</b>		<b>1,33,91,32,186.62</b>	
4,03,11,784.25	Due from individuals (Rs. 133,91,32,186.62)		
6,77,31,242.65	Out of Long Term Advances -		
	i. Overdue	2,25,07,037.34	
	ii. Considered Bad & Doubtful (Provided as per Norms)	2,64,32,512.71	
<b>5,74,66,66,538.05</b>	<b>TOTAL C / F.</b>		<b>5,48,67,24,398.17</b>



## जनसेवा सहकारी बँक (बोरिवली) लि.

वर्ष २०२४-२५

### BALANCE SHEET AS ON

31.03.2024 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2025 Rs.
6,30,07,65,964.31	TOTAL B / F.		5,98,29,52,107.14
0.00	7. BRANCH ADJUSTMENT		0.00
1,52,94,12,510.16	8. OVERDUE INTEREST RESERVE A\C (as per contra)		1,81,37,77,394.95
0.00	9. PENAL CHGS RESERVE-3001 (as per contra)		24,04,914.92
23,62,362.00	10. INTEREST PAYABLE		14,18,605.00
	11. OTHER LIABILITIES :		
50,77,493.81	a) Sundry Creditors	1,04,86,510.65	
4,17,78,644.60	b) Pay Order & DD Payable	54,14,670.32	
3,54,804.08	c) Clearing Difference Payable	3,54,804.08	
3,58,911.00	d) Salary & Allowances Payable	3,22,049.00	
17,95,899.00	e) Rent, Rates & Taxes Payable	14,31,273.00	
3,13,494.00	f) Electricity & Telephone Charges Payable	2,74,393.00	
13,35,825.00	g) Audit Fees Payable	13,08,375.00	
0.00	h) Share Application Money	2,53,000.00	
16,86,144.67	i) Advance Locker Rent	18,66,671.67	
7,64,950.00	j) Professional Charges Payable	12,09,450.00	
8,09,093.50	k) Other Payables	6,92,600.60	
1,36,61,870.00	l) Provision for Income Tax	1,36,61,870.00	
33,58,618.03	m) Tax Deducted at Source Payable	30,01,736.43	
18,47,482.00	n) Provident Fund Payable	18,06,812.00	
35,000.00	o) Profession Tax Payable	33,400.00	
17,10,375.03	p) GST Payable	9,76,392.79	
51,48,861.14	q) Provision for Contingency	51,48,861.14	
3,55,00,000.00	r) Contingent Provision against Depreciation in Investment	1,15,61,400.00	
600.00	s) Nominal Membership	200.00	
7,18,743.83	t) Settlement Account (NFS / RUPAYPOS)	7,55,249.32	
0.00	u) Advance Received on sale of NBA's	5,00,00,000.00	
11,62,56,809.69			11,05,59,719.00
7,94,87,97,646.16	TOTAL C / F.		7,91,11,12,741.01

**31<sup>st</sup> MARCH 2025**

31.03.2024	PROPERTY AND ASSETS	Rs.	31.03.2025 Rs.
5,74,66,66,538.05	<b>TOTAL B / F.</b>		5,48,67,24,398.17
<u>9,65,51,840.49</u>	<b>7. INTEREST RECEIVABLE ON LOANS &amp; INVESTMENTS :</b>		
2,90,22,093.11	(a) Interest Receivable on Loans	3,12,42,503.11	
6,75,29,747.38	(b) Interest Receivable on Investments	<u>7,19,25,427.59</u>	10,31,67,930.70
<u>1,52,94,12,510.16</u>	<b>8. UN-APPLIED INTEREST RECEIVABLE ON NPA</b>		1,81,37,77,394.95
	(as per contra)		
0.00	<b>9. PENAL CHGS RECEIVABLE- 3000 (as per contra)</b>		24,04,914.92
0.00	<b>10. BILLS RECEIVABLE (as per Contra)</b>		0.00
0.00	<b>11. BRANCH ADJUSTMENT</b>		0.00
<u>18,28,43,811.00</u>	<b>12. PREMISES :</b>		
5,56,07,090.36	Opening Balance at Cost	5,56,07,090.36	
0.00	Add: Additions during the year	<u>0.00</u>	
<u>5,56,07,090.36</u>		<u>5,56,07,090.36</u>	
	Less: Depreciation		
2,83,26,720.10	(i) Accumulated Depreciation	2,96,90,739.10	
<u>13,64,019.00</u>	(ii) Current year Depreciation	<u>12,95,817.00</u>	
<u>2,96,90,739.10</u>		<u>3,09,86,556.10</u>	
<u>2,59,16,351.26</u>	<b>Closing Balance</b>	<u>2,46,20,534.26</u>	
4,03,53,376.10	<b>Premises (Revaluation) on 31.03.2007</b>	4,03,53,376.10	
7,14,75,581.14	<b>Premises (Revaluation) on 31.03.2014</b>	7,14,75,581.14	
<u>10,23,78,765.50</u>	<b>Premises (Revaluation) on 31.03.2023</b>	<u>10,23,78,765.50</u>	
	Less: Depreciation		
4,90,20,921.00	(i) Accumulated Depreciation	5,72,80,263.00	
<u>82,59,342.00</u>	(ii) Current year Depreciation	<u>78,46,374.00</u>	
<u>5,72,80,263.00</u>		<u>6,51,26,637.00</u>	
<u>15,69,27,459.74</u>	<b>Closing Balance of Revaluation</b>	<u>14,90,81,085.74</u>	17,37,01,620.00
<u>2,93,25,801.61</u>	<b>13. FURNITURE &amp; FIXTURES :</b>		
8,70,11,681.43	Opening Balance at Cost	8,58,71,042.50	
0.00	Add: Additions during the year	0.00	
<u>11,40,638.93</u>	Less: Deletion during the year	<u>1,43,395.00</u>	
<u>8,58,71,042.50</u>		<u>8,57,27,647.50</u>	
	Less: Depreciation		
5,26,49,230.46	(i) Accumulated Depreciation	5,65,45,240.89	
49,27,385.00	(ii) Current year Depreciation	40,28,010.00	
<u>10,31,374.57</u>	(iii) Deletion During the year	<u>1,37,967.00</u>	
<u>5,65,45,240.89</u>		<u>6,04,35,283.89</u>	2,52,92,363.61
<u>1,95,980.50</u>	<b>14. VEHICLE :</b>		
21,81,656.00	Opening Balance at Cost	21,81,656.00	
0.00	Add:- Additions during the year	0.00	
0.00	Less: Deletion during the year	<u>0.00</u>	
<u>21,81,656.00</u>		<u>21,81,656.00</u>	
	Less: Depreciation		
19,09,456.50	(i) Accumulated Depreciation	19,85,675.50	
76,219.00	(ii) Current year Depreciation	53,353.00	
<u>0.00</u>	(iii) Deletion During the year	<u>0.00</u>	
<u>19,85,675.50</u>		<u>20,39,028.50</u>	1,42,627.50
<u>1,17,459.00</u>	<b>15. COMPUTER EQUIPMENT :</b>		
2,03,65,097.24	Opening Balance at Cost	2,03,65,097.24	
0.00	Add: Additions during the year	14,27,280.00	
<u>0.00</u>	Less: Deletion during the year	<u>84,34,321.30</u>	
<u>2,03,65,097.24</u>		<u>1,33,58,055.94</u>	
	Less: Depreciation		
1,98,93,431.02	(i) Accumulated Depreciation	2,02,47,638.24	
3,54,207.22	(ii) Current year Depreciation	3,55,040.00	
<u>0.00</u>	(iii) Deletion During the year	<u>84,34,257.30</u>	
<u>2,02,47,638.24</u>		<u>1,21,68,420.94</u>	11,89,635.00
0.00	<b>16. COMPUTER SOFTWARE :</b>		
2,78,43,022.77	Opening Balance at Cost	2,78,43,022.77	
0.00	Add: Additions during the year	0.00	
<u>0.00</u>	Less: Deletion during the year	<u>2,00,60,606.29</u>	
<u>2,78,43,022.77</u>		<u>77,82,416.48</u>	
	Less: Depreciation		
2,76,44,590.77	(i) Accumulated Depreciation	2,78,43,022.77	
1,98,432.00	(ii) Current year Depreciation	0.00	
<u>0.00</u>	(iii) Deletion During the year	<u>2,00,60,606.29</u>	
<u>2,78,43,022.77</u>		<u>77,82,416.48</u>	0.00
<u>7,58,51,13,940.81</u>	<b>TOTAL C / F.</b>		7,60,64,00,884.85





BALANCE SHEET AS ON

31.03.2024 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2025 Rs.
7,94,87,97,646.16	TOTAL B / F.		7,91,11,12,741.01
	12. CONTINGENT LIABILITIES :		
6,44,46,086.00	a) Guarantees Issued	6,16,71,086.00	
0.00	b) Letter of Credit	0.00	
50,06,847.00	c) Claims not Acknowledged as Debts	52,38,257.00	
6,82,80,613.61	d) DEA Fund (Depositor Education and Awareness Fund)	7,33,87,373.73	
<u>13,77,33,546.61</u>	Total	<u>14,02,96,716.73</u>	

7,94,87,97,646.16	TOTAL	7,91,11,12,741.01
-------------------	-------	-------------------

For, Prakash. G. Pathak & Company.  
Chartered Accountants  
Firm Regn. No. 126975W

For Janaseva Sahakari

Place: Borivli, Mumbai  
Date: 21/06/2025

sd/-  
Prakash G. Pathak, Partner  
Statutory Auditor, Membership No. 033996  
UDIN: 25033996BMKONL9720

sd/-  
J. P. Mishra  
Chairman

sd/-  
S. V. Baliga  
Vice-Chairman

31<sup>st</sup> MARCH 2025

31.03.2024 Rs.	PROPERTY AND ASSETS	Rs.	31.03.2025 Rs.
7,58,51,13,940.81	<b>TOTAL B / F.</b>		7,60,64,00,884.85
	<b>17. OTHER ASSETS :</b>		
4,34,656.56	a) Sundry Debtors	1,61,978.44	
6,39,906.99	b) Stock of Stationery	11,95,439.04	
56,435.00	c) Stamps on Hand	1,02,085.00	
1,00,500.00	d) Locker Rent Receivable	1,01,300.00	
1,45,89,500.78	e) Advance Income Tax	1,48,33,192.42	
1,15,00,189.36	f) Goods & Services Tax Receivable	1,10,26,324.16	
16,32,432.00	g) Prepaid Expenses	19,69,324.00	
37,428.00	h) Deposit With Reliance Energy	37,428.00	
1,38,69,744.00	i) Deposit with Landlords	1,38,69,744.00	
4,56,679.00	j) Deposit with Institutions	4,46,679.00	
10,00,000.00	k) Deposit with NPCI	10,00,000.00	
57,20,165.00	l) Excess Gratuity Paid Over Liability	43,76,371.00	
57,23,295.00	m) Excess Leave Encashment Paid Over Liability	32,56,526.00	
2,602.00	n) Advance With CERSAI	3,997.08	
46,958.23	o) DEA Fund Claim Receivable from RBI	1,90,267.54	
14,53,64,874.00	p) Non Banking Asset acquired in satisfaction of claim	10,99,25,095.00	
1,11,47,000.00	q) Deferred Tax Asset	98,88,360.00	
1,79,50,952.00	r) Receivable from Court	1,79,50,952.00	
1,08,440.08	s) IMPS	4,58,781.19	
<b>23,03,81,758.00</b>			<b>19,07,93,843.87</b>
	<b>18. PROFIT &amp; LOSS ACCOUNT :</b>		
14,98,84,124.12	Balance of Loss	13,33,01,947.35	
-1,65,82,176.77	Less:- Net Loss / Profit for the year as per Profit & Loss Account	-1,93,83,935.06	
<b>13,33,01,947.35</b>			<b>11,39,18,012.29</b>
<b>7,94,87,97,646.16</b>	<b>TOTAL</b>		<b>7,91,11,12,741.01</b>

Bank (Borivli) Ltd.,

sd/-  
S. V. Chandratre  
Director

sd/-  
D. S. Sant  
General Manager



# जनसेवा सहकारी बँक (बोरिवली) लि.

वर्ष २०२४-२५

## PROFIT & LOSS ACCOUNT FOR

31.03.2024 Rs.	EXPENDITURE	Rs.	31.03.2025 Rs.
27,52,98,327.19	1. Interest on Deposits & Borrowings :		
27,52,90,232.19	a. Interest paid on Deposits	27,66,96,800.38	
8,095.00	b. Interest paid on Borrowings	0.00	27,66,96,800.38
12,46,69,990.00	2. Salaries & Allowances, P.F contribution, Gratuity and Leave Encashment, etc.		12,57,82,198.00
29,000.00	3. Director's and Local Committee Member's Fees and Allowances		37,000.00
4,30,75,559.07	4. Rent, Rates, Taxes, Insurance, Lighting		4,37,87,864.38
21,53,724.30	5. Legal Charges & Professional Fees		26,85,557.00
1,03,833.70	6. Postage &	1,15,210.00	
20,37,288.53	Telephone, Fax Charges	21,34,145.62	22,49,355.62
20,26,065.00	7. Audit Fees (Statutory, Internal and Concurrent Audit)		20,14,478.00
1,51,79,604.22	8. Depreciation		1,35,78,594.00
13,37,074.94	9. Printing, Stationery &	13,58,709.62	
0.00	Advertisement	0.00	13,58,709.62
94,042.50	10. Loss on Sale of Fixed Assets		5,004.26
2,31,09,606.44	11. Other Expenses :		
6,45,011.60	a) Conveyance Charges	6,65,956.12	
5,23,630.00	b) Refreshment Expenses	5,57,348.00	
4,05,676.65	c) CTS/NPCI/ NACH/IMPS Charges	2,36,851.35	
3,56,965.00	d) AGM Expenses	3,79,088.80	
1,64,662.00	e) Membership and Subscription	1,50,450.00	
12,200.00	f) Library Books	16,719.00	
26,52,715.74	g) Security Guard Expenses	26,80,131.41	
15,74,389.30	h) Sundry Expenses	8,29,280.17	
13,46,435.59	i) Bank Charges	9,81,281.09	
2,08,972.44	j) Functions & Festivals	2,99,827.00	
49,04,954.90	k) Repairs & Maintenance	49,92,965.08	
39,05,308.16	l) Computer & Software Expenses	57,09,650.72	
38,53,082.29	m) Goods & Services Tax	42,56,171.24	
79,010.00	n) Business Promotion Expenses	10,27,282.60	
16,46,871.76	o) NFS Settlement Charges	15,85,717.19	
2,77,188.36	p) Bank Guarantee Commission Paid	2,99,205.04	
5,52,532.65	q) Gold Appraisal Charges Paid	6,18,155.49	
0.00	r) Reversal of Interest on NBA's (Prior Period)	3,54,39,779.00	6,07,25,859.30
46,272.72	12. Un-Amortised Premium Written Off		99,538.88
97,11,396.47	13. Profit / (Loss) Before Tax		1,94,26,761.06
13,88,561.70	14. Less:- Provision for Taxation :		
0.00	a) Income Tax - Current Year	0.00	
-1,338.30	b) Income Tax - Prior Years	6,560.00	
13,89,900.00	c) Deferred Tax	12,58,640.00	12,65,200.00
83,22,834.77	15. Net Profit / (Loss) After Tax Carried forward		1,81,61,561.06
49,88,71,785.08	TOTAL		54,84,47,720.50
0.00	16. Trf to General Reserve		1,00,00,000.00
0.00	17. Trf to Statutory Reserve, 25% of Net Profit		66,24,000.00
1,65,82,176.77	18. Net Profit Carried to Balance Sheet		1,93,83,935.06
1,65,82,176.77	TOTAL		3,60,07,935.06

For, Prakash. G. Pathak & Company.  
Chartered Accountants  
Firm Regn. No. 126975W

For Janaseva Sahakari

sd/-  
Prakash G. Pathak, Partner  
Statutory Auditor, Membership No. 033996  
UDIN: 25033996BMKONL9720

sd/-  
J. P. Mishra  
Chairman

sd/-  
S. V. Baliga  
Vice-Chairman

Place: Borivli, Mumbai  
Date: 21/06/2025

‘जनसेवा नाम जनसेवा काम’

२४



THE YEAR ENDED 31<sup>st</sup> MARCH 2025

31.03.2024 Rs.	INCOME	Rs.	31.03.2025 Rs.
44,32,81,143.20	1. Interest and Discount :		
19,66,01,750.11	a. Interest Received on Advances	22,21,39,194.02	
4,34,85,636.00	b. Interest Received on Housing Loans	4,62,76,446.50	
20,31,93,757.09	c. Interest Received on Investments	19,88,94,693.74	46,73,10,334.26
1,33,89,359.36	2. Commission, Exchange, Brokerage & Dividend		1,34,29,925.12
2,39,79,466.19	3. Other Receipts :		
52,76,056.20	a. Rent from Safe Deposit Lockers	51,69,932.00	
17,87,918.14	b. Income from Insurance Agency Business	12,91,166.30	
19,535.14	c. Profit on Sale of Fixed Assets	5,20,454.68	
42,59,814.91	d. Profit on Sale of Government Securities	31,14,711.74	
0.00	e. Profit on Sale of Non SLR Bond	3,20,000.00	
28,15,394.65	f. Profit on Sale of Mutual Funds	56,96,739.38	
12,32,128.39	g. Guarantee Fees	8,20,224.24	
85,88,618.76	h. Sundry Receipts	36,93,101.54	2,06,26,329.88
1,39,71,816.33	4. Recovery in Written Off A/cs		22,94,483.76
42,50,000.00	5. Restructured Advances Provision No Longer Required, Written Back		0.00
0.00	6. BDDR Investment Provision No Longer Required, Written Back		8,48,047.48
0.00	7. Expenditure - Provision & Contingency :		
	a. Contingent Provision against Depreciation in Investment, No Longer Required, written back		2,39,38,600.00
0.00	8. BDDR Advances Provision No Longer Required, Written Back		2,00,00,000.00
49,88,71,785.08	TOTAL		54,84,47,720.50
83,22,834.77	Net Profit / Loss After Tax brought forward		1,81,61,561.06
82,59,342.00	9. Trf. From Revaluation Reserve		78,46,374.00
0.00	10. Dividend Equalisation Fund Provision No Longer Required, Written Back		1,00,00,000.00
1,65,82,176.77	TOTAL		3,60,07,935.06

Bank (Borivli) Ltd.,

sd/-  
S. V. Chandratre  
Director

sd/-  
D. S. Sant  
General Manager



**JANASEVA SAHAKARI BANK (BORIVLI) LTD.**

**Schedule 1**

**SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2025.**

**I. OVERVIEW :**

**1. Background**

Janaseva Sahakari Bank (Borivli) Ltd. was registered in 1982 and is engaged in providing a wide range of banking and financial services.

**2. Basis of Preparation**

The financial statements have been prepared and presented under the historical cost convention on the accrual system of accounting unless otherwise stated and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, to comply with statutory requirements prescribed under the Banking Regulation Act, 1949 and Maharashtra State Co-operative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current accounting practices prevalent within the banking industry in India. The Accounting policies adopted in the current year are consistent with those of the previous year except otherwise stated.

**3. Use of Estimates**

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of Assets and Liabilities, Revenues and Expenses and Disclosure of contingent liabilities as on the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision in the accounting estimates is recognized prospectively.

**II. SIGNIFICANT ACCOUNTING POLICIES:**

**1. Accounting Convention**

The accompanying financial statements have been prepared in accordance with the historical cost convention (as modified by revaluation of premises) and on a going concern basis.

**2. Investments and Valuation thereof:**

**2.1 Categorization of Investments :**

- i) In accordance with the Reserve Bank of India guidelines, Bank classifies its investment portfolio into the following three categories:
  - (a) Held To Maturity - Securities acquired by the bank with the intention to hold till maturity.
  - (b) Held For Trading - Securities acquired by the bank with the intention to trade within 90 days of purchase.
  - (c) Available For Sale - Securities not classified either as "Held to Maturity" or as "Held For Trading" are classified under "Available For Sale".
- ii) The bank does not hold any investment under the category of Held For Trading (HFT).

**2.2 Classification of Investments:**

For the purposes of disclosure in the Balance Sheet, Investments are classified as required under The Banking Regulation Act, 1949 and RBI guidelines as follows:-

- (i) Government Securities (ii) Other Approved Securities (iii) Shares in Co-operative institutions (iv) Other Investments- Mutual Funds and non SLR Bonds (v) Others.

**2.3 Valuation of Investments :**

Valuation of investments held in above categories has been done as follows:

- i) **Held to Maturity:** Investments under this category are carried at their acquisition cost. The Premium (if any) paid on the investments under this category is amortized over the residual life of the investments. Book value of securities is reduced to the extent of amount amortized during the relevant accounting period.





- ii) **Held for Trading:** Bank is not having any investment in this category.
- iii) **Available for Sale:** The individual scrip in the AFS is marked to market at the year end. The net resultant depreciation in each classification (as per para 2.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored. On provision for depreciation, the book value of the individual security remains unchanged after marked to market.
- iv) Market value of government securities (excluding treasury bills) is determined on the basis of the quotes published by RBI or the prices periodically declared by Financial Benchmark India Pvt. Ltd. (FBIL) for valuation, at the year end.
- v) Investments for which such rates/ quotes are not available are valued as per norms laid down by RBI, which are as under :
  - a) Central Govt. Securities: Prices/Yield to Maturity rates put out by the Financial Benchmark India Pvt. Ltd. (FBIL).
  - b) State Govt. Securities: Prices/Yield to Maturity rates put out by the Financial Benchmark India Pvt. Ltd. (FBIL).
  - c) Treasury bills: at carrying cost, net of discount amortised over the period of maturity.
  - d) Non SLR Bonds: at Yield to Maturity Method.
  - e) Other approved securities: by applying Yield to Maturity Method.
- 2.4 Bank follows the settlement date method of accounting for Government of India and State Government securities in accordance with RBI guidelines.
- 2.5 Broken period interest on debt instruments is treated as a revenue item. Brokerage, Commission etc. paid at the time of acquisition, is charged to revenue.
- 2.6 Non performing investments are identified and classified, as per applicable RBI Guidelines.
- 3. **Provisioning for Advances and Overdue Interest reserves:**
- 3.1 In accordance with the guidelines issued by the Reserve Bank of India, advances are classified as "Performing" or "Non-Performing" based on recovery of principal/interest and are further classified under four categories, that are a) Standard Assets, b) Sub-Standard Assets, c) Doubtful Assets and d) Loss Assets and required provision is made in such advances, as per the norms issued by the Reserve Bank of India.
- 3.2 Provision on advances has been arrived at, on the basis of prudential norms laid down by the Reserve Bank of India on outstanding balances as under: -

Standard Assets	:	a general provision at 0.40% of the outstanding amount is made except in case of direct advances to Agricultural and SME sector @ 0.25%, Advances to Commercial Real Estate @ 1.00%, Commercial Real Estate-Residential House Sector @ 0.75%
Sub-standard Assets	:	at 10%
Doubtful Assets	:	at 20%, 30%, 100% of the secured portion based on the number of years the account remained 'Doubtful' (i.e. up to one year, one to three years, and more than three years respectively) and @ 100% of the unsecured portion of the outstanding.
Loss Assets	:	at 100%
- 3.3 Advances against security of Bank's own Fixed Deposits, National Savings Certificates, Life Insurance Policies, Indira Vikas Patra, Kisan Vikas Patra are not considered as Non-Performing Assets in accordance with the guidelines issued by the Reserve Bank of India except some cases where realizable value is not sufficient.
- 3.4 Overdue Interest in respect of Non Performing Advances is accounted separately under "Un-applied Interest Receivable on NPA" and is not recognized in the Profit and Loss Account until received, as per the directives issued by Reserve Bank of India.
- 3.5 In arriving at the provisioning, for determining the value of securities, the value as per the latest valuation reports, wherever obtained, of the assets mortgaged is considered and in case of fixed assets/movable assets, the depreciated value of the assets is considered.
- 3.6 Charges/expenses incurred in respect of loans classified as NPA are debited to the Profit and Loss Account. Recovery, if any, is accounted for on receipt.



3.7 In case of fraud borrowal accounts provision for loss, if any, is made over a period not exceeding four quarters commencing from the quarter in which fraud was detected, as per RBI guidelines in this regard.

3.8 Restructured /Rescheduled accounts:

In case of restructured /rescheduled accounts, provision is made for the sacrifice against erosion / diminution in fair value of restructured loans, in accordance with general framework of restructuring of advances issued by RBI. The erosion in fair value of the advances is computed as difference between fair value of the loan before and after restructuring. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.

3.9 Amounts recovered against debts written off in earlier years are recognized in Profit & Loss account.

**4. Cash Flow Statement (AS-3)**

4.1 Cash flows are reported using the indirect method, whereby profit/(loss) before tax is adjusted for the effects of transactions of non-cash nature and deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.

4.2 Cash and cash equivalents comprises cash on hand, balances with other banks (excluding term deposits), money at call and short notice and highly liquid time deposits that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

**5. Revenue recognition (AS-9):**

5.1 Items of Income and Expenditure are generally accounted on accrual basis, except as otherwise stated.

5.2 Interest on Non -performing assets is recognized to the extent realized, in pursuance with the guidelines issued by the Reserve Bank of India.

5.3 Recoveries in doubtful category- loss category accounts, accounts under securitization & arbitration are appropriated first towards principal and thereafter towards recorded other dues and interest.

5.4 Commission, exchange and brokerage is recognized on realization.

5.5 Income from distribution of insurance products is recognized on the basis of business booked.

5.6 Dividend income is accounted on receipts basis.

5.7 Expenses arising out of claims in respect of employee matters under dispute / negotiation are accounted during the year of final settlement / determination.

**6. Property, Plant and Equipment (AS-10):**

6.1 The bank follows the revaluation model for determining the gross carrying amount of Premises and the cost model for other assets. As per the Revaluation policy, the premises is generally revalued after every five years from the previous revaluation date.

6.2 Property, Plant and Equipment (PPE) other than premises, are carried at historical cost less accumulated depreciation and impairment if any. Cost includes freight, duties, taxes and incidental expenses related to acquisition and installation of the asset.

6.3 Premises are carried at revalued amount, being fair value at the date of revaluation less accumulated depreciation. The difference between revalued amount and the historical cost is shown as Revaluation Reserve. Depreciation on revalued amount is charged to profit & loss account for the year and equivalent amount is transferred/ credited from Revaluation reserves to Profit & Loss appropriation Account.

6.4 Depreciation is charged over the estimated useful life of the Fixed Assets as per the method and rates of depreciation as decided by the management up to residual value as 5% of original cost, except in case of computer equipments, software & vehicles. The depreciation rates are as under:



Sr. No.	Fixed Asset	Depreciation Rate
<b>1.</b>	<b>On Written Down Value</b>	
a)	Premises	5%
b)	Furniture & Fixtures	
	i) Safe / Cash Deposit Lockers	5%
	ii) Metal & Wooden Furniture	15%
	iii) Electrical Equipments	30%
c)	Vehicles	30%
<b>2.</b>	<b>On Straight Line Method</b>	
a)	Computer Software (Intangible assets)	33.33%
b)	Computer Equipments	33.33%

**6.5** Depreciation on fixed assets purchased during the year, is charged for the entire year, if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on assets sold during the year.

**6.6** Profit/Loss on sale of assets is recognized in the year of sale/disposal.

**6.7** Fixed assets which have been fully depreciated but are still in use, are carried in the books at a notional value of Rs. 1/-.

**7. Employee Benefits (AS-15):**

**7.1** Annual contribution to Fund for Gratuity and Leave Encashment as ascertained / provided for on the basis of Actuarial valuation, carried out by an independent actuary, as at the year end, is recognized as expenses. The actuarial valuation is carried out as per Projected Unit Credit (PUC) method.

**7.2** Contribution to Provident Fund and other funds which are in the nature of a defined contribution plan are charged to Profit and Loss Account.

**7.3** Short Term Employee benefits are recognized as an expense at the undiscounted amount in the profit and loss account of the year, in which the related service is rendered.

**8. Borrowing Costs (AS-16):**

Borrowing costs that are attributable to the acquisition or construction of qualifying assets, as defined in Accounting Standard 16 on Borrowing Costs, are capitalized as part of the cost of the asset up to the date when the asset is ready for its intended use. Other borrowing costs are recognized as an expense in the period in which they are incurred. No borrowing cost has been incurred during the year requiring capitalization.

**9. Segment Reporting (AS-17):**

**9.1** In accordance with the guidelines issued by the Reserve Bank of India, the bank has adopted Segment reporting as under:

**9.2** Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments. Deposits, interest paid/payable on Deposits, Borrowings and interest paid/payable on borrowings, are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale banking, Retail banking and Other banking operations respectively.

**9.3** Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment. Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

**9.4** The Bank has identified four business segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system.

**9.5** Business Segments are classified as under:

- Treasury
- Corporate/Wholesale Banking
- Retail Banking
- Other Banking Operations



- 9.6 Geographic Segment:** Since the Bank does not have any earnings emanating outside India, the Bank is considered to operate in only the domestic segment.
- 9.7** Segment revenues, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.
- 10. Related Party Disclosures (AS 18) :**  
There are no related parties requiring disclosure under Accounting Standard 18 other than the Key Management Personnel. Mr. Dilip S. Sant (from 27.09.2023) General Manager of the Bank is a single party under the category Key Management Personnel. No further details need to be disclosed in terms of RBI circular dated 29<sup>th</sup> March, 2003.
- 11. Operating Leases (AS-19):**  
Operating Leases where the bank's lessor effectively retains substantially all the risks and benefits of ownership of the leased term are classified as operating leases. Lease rental obligations for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term. Initial direct costs are charged to the Profit and Loss Account.
- 12. Earnings per share (AS 20) :**  
Basic earning per share is calculated by dividing the net profit or loss for the year (before appropriation) by the weighted average number of shares outstanding during the year, calculated on monthly basis.
- 13. Taxes on Income (AS-22)**
- 13.1** Income Tax expense comprises of current tax and deferred tax. Current Tax is provided for and Deferred Tax is accounted for in accordance with the applicable provisions of the Income Tax Act, 1961 and rules framed there under.
- 13.2** Current tax is computed at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961.
- 13.3** Deferred tax is recognized, subject to consideration of prudence, in respect of the tax effects of timing differences between accounting income and taxable income for the period in respect of items of income and expenses that originate in one period and are capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using the enacted or substantially enacted tax rates at the balance sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future.
- 14. Discontinuing Operations (AS 24) :**  
Principles of recognition and measurement as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognize and measure the changes in assets and liabilities and the revenues, expenses, gains, losses and cash flows relating to a discontinuing operation. There were no discontinuing operations as defined in the standard which need to be separately disclosed.
- 15. Intangible Assets (AS 26) :**  
Intangible assets consist of Computer Software acquired. The same is amortized equally over the period of three years (@33.33%).
- 16. Impairment of Assets (AS-28):**  
The carrying amount of assets is reviewed at each balance sheet date, if there is any indication of impairment based on internal / external factors. An asset is impaired when the carrying amount of the assets exceeds the recoverable amount. An impairment loss is charged to the Profit and Loss Account in the year in which the asset is identified as impaired. An impairment loss recognized in prior accounting periods is reversed, if there has been change in the estimate of the recoverable amount.
- 17. Accounting of Goods and Services Tax:**  
GST Collected is accounted in GST payable account and GST paid to Vendor which is not allowable, to be set off as per GST Law is expensed out. In case, eligible Input Tax Credit remains unutilized, the same is carried forward and set off subsequently. In case of fixed assets, eligible Input Tax Credit of GST paid to the vendor is utilized against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the value of the asset, i.e. the same is capitalized. Income and Expenses on which GST is applicable are recognized for net of GST.

**18. Accounting for Provisions, Contingent Assets and Contingent Liabilities (AS-29):**

The bank recognizes provisions only when it has a present obligation as a result of past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events, not wholly within the control of the Bank.

Where there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets, if any, are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

Contingent liability is disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

**19. Depositor Education and Awareness Fund Scheme, 2014**

In terms of DBOD circular no. DEAF Cell.BC.114/30.01.002/2013-14, dated 27<sup>th</sup> May 2014, the Bank transfers balance's in accounts which have not been in operation for 10 years or more as mentioned in sub-clause (i) to (ix) (as applicable) in clause 3 of DEA Fund Scheme, 2014 to the Depositor Education and Awareness Fund maintained with RBI. In case of demand from customers/depositors whose unclaimed amount/deposit has been transferred to the fund, the bank repays customer/depositor, along with interest, if applicable and lodges the claim for refund from the Fund for an equivalent amount paid to customer/depositor. The details of refund made by the bank in each calendar month are furnished by the bank in the prescribed form, in the subsequent month. All such unclaimed liabilities (where amount due has been transferred to DEA Fund) are reflected as Contingent liability.

**III. NOTES TO THE ACCOUNTS****1. Retirement Benefits**

Defined contribution Plans viz. Provident fund and other similar funds. The amount recognized as expense towards contributions to Provident Fund is Rs. 214.99 Lakh(previous year Rs.223.28Lakh).

**2. Defined Benefit Plans**

The bank has taken policy for payment of Gratuity and Leave Encashment with Life Insurance Corporation of India. The premium paid for the year is charged to Profit and Loss Account.

**a) Disclosure as per AS-15 on Gratuity Retirement Benefits, as issued by ICAI as follows :-**

(In ₹)

Amount to Be Recognized in Balance Sheet (Gratuity)	As at 31 <sup>st</sup> March, 2025	As at 31 <sup>st</sup> March, 2024
Present Value of Funded Obligation	5,50,22,000.00	5,36,71,262.00
Fair Value of Plan Assets	5,93,98,371.00	5,93,91,427.00
Present Value of Unfunded Obligation	-	-
Unrecognized Past Service Cost	-	-
<b>Net Liability</b>	<b>-</b>	<b>-</b>
<u>Amounts In Balance Sheet</u>		
Liability	5,50,22,000.00	5,36,71,262.00
Assets	5,93,98,371.00	5,93,91,427.00
<b>Net Asset</b>	<b>43,76,371.00</b>	<b>57,20,165.00</b>



(In ₹)

Expenses To Be Recognized in Statement of Profit & Loss	As at 31 <sup>st</sup> March, 2025	As at 31 <sup>st</sup> March, 2024
Current Cost	28,91,270.00	28,69,399.00
Interest on Defined Benefit Obligation	35,83,352.00	37,22,365.00
Expected Return on Plan Asset	(43,51,122.00)	(42,14,292.00)
Net Actuarial Loss/(Gain) Recognized in Year	30,61,024.00	12,21,395.00
Past Service Cost	-	-
<b>Total included in 'Employee Benefit Expense'</b>	<b>51,84,524.00</b>	<b>35,98,867.00</b>
<b>Actual Return on Plan Assets</b>	<b>42,46,905.00</b>	<b>41,90,466.00</b>

(In ₹)

Reconciliation of Benefit Obligation & Plan Assets for The year	As at 31 <sup>st</sup> March, 2025	As at 31 <sup>st</sup> March, 2024
<b>Opening Defined Benefit Obligation</b>	<b>5,36,71,262.00</b>	<b>5,36,46,549.00</b>
Current Service Cost	28,91,270.00	28,69,399.00
Interest Cost	35,83,352.00	37,22,365.00
Actuarial Losses/(Gains)	29,56,808.00	11,97,569.00
Past Service Cost	0.00	0.00
Benefits Paid	(80,80,692.00)	(77,64,620.00)
<b>Closing Defined Benefit Obligation</b>	<b>5,50,22,000.00</b>	<b>5,36,71,262.00</b>
<b>Opening Fair Value of Plan Asset</b>	<b>5,93,91,427.00</b>	<b>6,00,25,283.00</b>
Contribution by Employer	38,40,731.00	29,40,298.00
Benefit Paid	(80,80,692.00)	(77,64,620.00)
Actual Return on Plan Assets	42,46,905.00	41,90,466.00
<b>Closing Fair Value of Plan Assets</b>	<b>5,93,98,371.00</b>	<b>5,93,91,427.00</b>
Discount Rate	6.81%	7.22%
Expected rate of return on Plan Asset	7.60%	7.60%
Salary Escalation	3.00%	3.00%





b. Disclosure as per AS-15 on LEAVE ENCASHMENT benefits, as issued by ICAI as follows :

( In ₹ )

Amount to Be Recognized in Balance Sheet (LEAVE ENCASHMENT)	As at 31 <sup>st</sup> March, 2025	As at 31 <sup>st</sup> March, 2024
Present Value of Funded Obligation	2,93,46,613.00	2,87,08,575.00
Fair Value of Plan Assets	3,26,03,139.00	3,44,31,870.00
Present Value of Unfunded Obligation	-	-
Unrecognized Past Service Cost	-	-
Amount recognized as an Assets / (Liability) (limit in para 59(b))	32,56,526.00	57,23,295.00
<b>Net Liability</b>		
<u>Amounts In Balance Sheet</u>		
Liability	2,93,46,613.00	2,87,08,575.00
Assets	3,26,03,139.00	3,44,31,870.00
<b>Net Asset</b>	<b>32,56,526.00</b>	<b>57,23,295.00</b>

( In ₹ )

Expenses To Be Recognized in Statement of Profit & Loss	As at 31 <sup>st</sup> March, 2025	As at 31 <sup>st</sup> March, 2024
Current Cost	17,74,421.00	18,74,227.00
Interest on Defined Benefit Obligation	19,10,507.00	20,40,756.00
Expected Return on Plan Asset	(24,74,750.00)	(24,35,632.00)
Net Actuarial Losses/(Gains) Recognized in Year	14,18,021.00	(7,91,126.00)
Past Service Cost	-	-
<b>Total included in 'Employee Benefit Expense'</b>	<b>26,28,199.00</b>	<b>6,88,225.00</b>
<b>Actual Return on Plan Assets</b>	<b>25,04,358.00</b>	<b>25,85,428.00</b>



(In ₹)

Reconciliation of Benefit Obligation & Plan Assets for the year	As at 31 <sup>st</sup> March, 2025	As at 31 <sup>st</sup> March, 2024
<b>Opening Defined Benefit Obligation</b>	<b>2,87,08,575.00</b>	<b>2,91,30,742.00</b>
Current Service Cost	17,74,421.00	18,74,227.00
Interest Cost	19,10,507.00	20,40,756.00
Actuarial Losses/(Gains)	14,47,630.00	(6,41,330.00)
Past Service Cost	-	-
Benefit Paid	(44,94,520.00)	(36,95,820.00)
<b>Closing Defined Benefit Obligation</b>	<b>2,93,46,613.00</b>	<b>2,87,08,575.00</b>
<b>Opening Fair Value of Plan Asset</b>	<b>3,44,31,870.00</b>	<b>3,47,43,059.00</b>
Contribution by Employer	1,61,431.00	7,99,203.00
Actual return plan on assets	25,04,358.00	25,85,428.00
Benefit Paid	(44,94,520.00)	(36,95,820.00)
<b>Closing Fair Value of Plan Assets</b>	<b>3,26,03,139.00</b>	<b>3,44,31,870.00</b>
Discount Rate	6.81%	7.22%
Expected rate of return on Plan Assets	7.67%	7.67%
Salary Escalation	3.00%	3.00%

**3. Segment Reporting**

The disclosure under Accounting Standard -17 on "Segment Reporting" issued by ICAI is as follows:

(Amount in ₹ Lakh)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	2,080.26	2,102.62	1,562.97	1,540.67	1,762.49	1,260.55	78.76	84.87	5,484.48	4,988.71
Result	506.80	541.30	(154.97)	(255.22)	(174.76)	(208.82)	17.20	19.85	194.27	97.11
Unallocated Expenses									-	-
Unallocated Income									-	82.60
<b>Operating profit/(loss)</b>									<b>194.27</b>	<b>179.71</b>
Income Taxes									12.65	13.89
Extraordinary profit / (loss)									-	-
<b>Net Profit/(loss) after Tax before appropriation for FY 24-25 and after appropriation for FY 23-24</b>									<b>181.62</b>	<b>165.82</b>
<b>Other Information:</b>										
Segment Assets	27,288.46	29,625.71	23,453.70	26,176.66	26,447.79	21,417.27	1,673.96	2010.97	78,863.91	79,230.61
Unallocated Assets									247.22	257.37
<b>Total Assets</b>									<b>79,111.13</b>	<b>79,487.98</b>
Segment liabilities	656.66	904.53	36,432.51	42,805.91	41,083.46	35,023.02	801.88	617.90	78,974.51	79,351.36
Unallocated liabilities									136.62	136.62
<b>Total liabilities</b>									<b>79,111.13</b>	<b>79,487.98</b>

**The Bank reports its operations in the following segments:****i) Treasury:**

The treasury segment primarily consists of interest earnings from the Bank's investment portfolio, money market borrowing and lending, gains or losses on investment operations.

**ii) Corporate/Wholesale Banking:**

This segment includes all advances to individuals, trusts, partnership firms, companies and statutory bodies, which are not included under "Retail Banking". Revenue of wholesale banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & wholesale banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses including staff personnel costs and other overhead cost not attributable under Treasury/other banking operations in proportion to advances under wholesale banking & retail banking.

**iii) Retail Banking:**

Exposures which fulfill the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in RBI Guidelines (modified from time to time) and individual housing loans are considered under this segment. Revenue of retail banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & wholesale banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses including staff personnel costs and other overhead cost in proportion to advances under wholesale & retail banking.

**iv) Other banking operations:**

Includes all other operations not covered under Treasury, Corporate/Wholesale & Retail Operations. Revenues in this segment consist of locker rent, profit on sale of Fixed Assets, Commission & brokerage income. Expenses of this segment primarily comprise, loss on sale of fixed asset and day to day expenses incurred and allocated proportionately.

**v) Unallocated:**

All items which are reckoned at an enterprise level are classified under this segment. This includes other un-allocable assets and liabilities.

**4. Disclosures as per AS-19 is as under : Operating Leases comprises of leasing of office premises.****(In ₹)**

Particulars	Current Year	Previous Year
Future minimum lease payments under non-cancelable operating leases		
1. Not Later than one year	2,36,40,424.00	3,25,91,734.00
2. Later than one year but not later than 5 years	2,10,28,375.00	3,56,18,721.00
3. Later than 5 years	0.00	0.00
Total minimum lease payments recognized in the profit and loss account for the year	3,33,90,604.00	3,28,10,384.00
Total of future minimum sub-lease payment expected to be received under non-cancelable sub-lease	-	-
Sub-lease payments recognized in the profit and loss account for the year	-	-

The above disclosure is given on the basis of valid and subsisting rental agreements, as at the year end.

**5. Deferred Tax :**

The major components of Deferred Tax Assets /(Liabilities) is as under (AS-22) :

Particulars	Balance as on 31.03.2024 (₹)	Tax effect difference arising/ (reversing) during the year (₹)	Balance as on 31.03.2025 (₹)
On account of timing differences towards provision	1,08,74,623.08	(9,84,261.11)	98,90,361.97
On account of timing difference between book and Income tax depreciation	2,72,376.92	(2,74,378.89)	(2,001.97)
<b>Net deferred Tax Assets/ (Liability)</b>	<b>1,11,47,000.00</b>	<b>(12,58,640.00)</b>	<b>98,88,360.00</b>

**6. Investments:**

- 6.1.** As per RBI guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortised over the residual life of securities. The amount amortized during the year is Rs.1.00 Lakh (previous year is also Rs. 0.46 Lakh).
- 6.2.** During the years the bank has not shifted any Government Securities (SLR) kept from "Held to Maturity" category to "Available for Sale" and Vice versa. The resultant depreciation was Rs. Nil (Previous year Rs. Nil) has been charged to Profit & Loss Account.
- 6.3.** During the current year the excess Investment Depreciation Reserve of Rs. 2,39,38,600/- is credited to the Profit & Loss Account as per RBI master directions.

**7. Bad Debts**

During the year the bank has written off Rs. Nil (Previous Year Rs. Nil) as bad debts in the Profit & Loss Account.

**8. Earnings per Share (EPS):**

Particulars	Current Year (₹)	Previous Year (₹)
Net Profit / (Loss) after taxation	1,93,83,935.06	1,65,82,176.77
Weighted average no of shares	64,15,621	65,08,259
EPS (in actuals ₹)	3.02	2.55

**9. Intangible Assets**

Details of Computer Software other than internally generated. (AS- 26)

**a) Amortization rates used at 33.33% p.a. on straight line method. (₹ in Lakh)**

Particulars	Current Year	Previous Year
Opening balance as on 1 <sup>st</sup> April, 2024	278.43	278.43
Add: Additions during the year	0.00	0.00
Less: Deletions	200.61	0.00
<b>Sub total (A)</b>	<b>77.82</b>	<b>278.43</b>
Less: Amortisation		
Opening Balance	278.43	276.45
Add: Amortisation during the year on SLM basis @ 33.33%	0.00	1.98
Less: Deletions	200.61	0.00
<b>Sub total (B)</b>	<b>77.82</b>	<b>278.43</b>
<b>Net Carrying amount as on 31<sup>st</sup> March, 2025(A-B)</b>	<b>0.00</b>	<b>0.00</b>

- b)** Amount of commitments (net of advance) for the acquisition of computer software Rs. Nil (Previous year Rs. Nil).

**10. Impairment of Assets**

The Bank has ascertained that there is no material impairment of any of its assets and as such, no provision under Accounting Standard 28 issued by ICAI is required.

**11. Contingent Liabilities****1. Claims Against the Bank not acknowledged as Debts**

- a. This includes liability on account of Income tax, Service Tax and other legal case filed against the bank. The Bank is a party to the various legal proceeding in the normal course of business and has preferred appeal/contested by the bank.

- Income tax Act Rs. Nil (Previous year Rs. Nil)
- Service tax Rs. Nil. (Previous year Rs. Nil)
- Goods & Services tax Act Rs. Nil (Previous year Rs. Nil)

- b. On account of outstanding guarantee's given on behalf of constituents- As per disclosure in balance sheet.

2. Other items for which the bank is contingently liable - Amount transferred to DEA Fund (Deposits unclaimed for 10 years or more).

12. There are no material prior period item's, except reversal of Interest on Non-banking asset of Rs 3.54 Crore (Previous Year NIL) which was credited to interest income in earlier years and has been debited to profit and loss account in current year, included in Profit and Loss account required to be disclosed as per Accounting Standard 5 read with the Reserve Bank of India guidelines, therefore these have been charged/accounted to/for under, their respective head of accounts.

13. Impairment of Assets (AS-28). No material impairment of Assets has been identified by the Bank and as such no provision is required.

14. During the year bank has transferred Rs. 66.24 Lakh to Statutory Reserve 25% of net profit for the years 2023-24 (Rs. 45.43 Lakh) & 2024-25 (Rs. 20.81 Lakh) subject to approval in Annual General Meeting.

15. No disclosure is made for Accounting for Amalgamation (AS-14) and Consolidation of Financial Statement (AS-21), as the same is not applicable to the bank.

16. Suppliers/Service Providers covered under the Micro, Small and Medium Enterprises Development Act, 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. In view of the same, information relating to cases of delays in payments to Micro, Small and Medium Enterprises or of interest payments due to delays in such payments cannot be given.

**17. Provision for Taxes :**

The breakup of provision for Taxes appearing in the Profit & Loss Account is as under:

(₹ in Lakh)

Particulars	Current Year	Previous Year
Current Income Tax	-	-
Deferred Tax	12.59	13.90
Tax paid for earlier years	0.06	(0.01)
<b>Total</b>	<b>12.65</b>	<b>13.89</b>

**Note:** The Bank has not opted for section 115BAD of Income Tax Act, 1961 and therefore has recognized the deferred taxes for the year ended 31<sup>st</sup> March, 2025 at the rate existing prior to this amendment.

18. In terms of guidelines issued by the Reserve Bank of India in Master Direction on Financial Statements -Presentation and Disclosures Circular No: RBI/DOR/2021-22/83, DOR.ACC.REC.No.45/21.04.018/2021-22, dated August 30, 2021 (Updated as on 15.11.2021), the following additional disclosures are made:

**1. Regulatory Capital:****(a) Composition of regulatory capital**

(₹ in Lakh)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
i)	Paid up share capital and reserves (net of deductions, if any)	3,625.43	3,349.61
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital ( i + ii)	3,625.43	3,349.61
iv)	Tier 2 capital	584.14	655.87
v)	Total capital (Tier 1 + Tier 2)	4,209.57	4,005.48
vi)	Total Risk Weighted Assets (RWAs)	24,085.47	24,469.95
vii)	Paid-up share capital and reserves as percentage of RWAs	15.05%	13.69%
viii)	Tier 1 Ratio ( Tier 1 capital as a percentage of RWAs)	15.05%	13.69%
ix)	Tier 2 Ratio ( Tier 2 capital as a percentage of RWAs)	2.43%	2.68%
x)	<b>Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)</b>	17.48%	16.37%
xi)	Amount of paid-up equity capital raised during the year	-62.49	-34.78
xii)	Amount of Tier 2 capital raised during the year, of which give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, Long Term Deposits).	-	-

Sr. No.	Particulars	Current Year	Previous Year
	Amount of Tier 2 capital raised during the year of which :	-	-
a)	Perpetual Cumulative Preference Shares	-	-
b)	Redeemable Non-Cumulative Preference Shares	-	-
c)	Long Term Deposits	-	-

**(b) Draw down from reserves**

(₹ in Lakh)

Sr. No.	Name of Reserve	Amount withdrawn during FY 2024-25	Rationale for withdrawal
1	Dividend Equalisation Fund Provision No Longer Required, Written Back	100.00	As per RBI Circular Ref. No. RBI/2024-25/57, DOR.CAP.REC.No.30/09.18.201/2024-25, Dated July 30, 2024.



**2. Asset Liability Management :**

a) Maturity pattern of certain items of assets and liabilities

i) As on 31.03.2025

(₹ in Lakh)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	125.26	198.39	2416.69	339.43	695.80	673.36	2077.06	3961.59	33730.98	7545.85	165.08	51929.49
Advances	316.06	72.84	48.29	141.93	671.04	649.39	2799.52	4131.43	5580.57	3667.29	6950.15	25028.51
Investments	0.00	50.00	2000.00	800.00	650.19	1209.20	3086.70	2302.00	2900.00	0.00	13559.13	26557.22
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

ii) As on 31.03.2024

(₹ in Lakh)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	240.48	611.24	2927.17	1286.93	2065.46	1700.17	7850.49	11568.76	26345.79	213.55	24.78	54834.82
Advances	695.80	72.21	165.22	288.80	825.53	854.38	1726.50	4330.64	4394.31	3363.19	7904.64	24621.22
Investments	1000.00	200.00	0.00	1106.80	1241.41	500.19	811.48	3691.00	1999.00	0.00	18386.09	28935.97
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

**3. Investments:****(a) Composition of Investment Portfolio as at 31.03.2025 :****(₹ in Lakh)**

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
<b>Held to Maturity</b>							
Gross	12350.11	0.00	0.29	0.00	0.00	8998.09	21348.49
Less: Provision for non-performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>12350.11</b>	<b>0.00</b>	<b>0.29</b>	<b>0.00</b>	<b>0.00</b>	<b>8998.09</b>	<b>21348.49</b>
<b>Available for Sale</b>							
Gross	5017.69	0.00	0.00	191.05	0.00	0.00	5208.74
Less: Provision for depreciation and NPI	(115.61)	0.00	0.00	(191.05)	0.00	0.00	(306.66)
<b>Net</b>	<b>4902.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4902.08</b>
<b>Held for Trading</b>							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
<b>Net</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Investments</b>	<b>17367.80</b>	<b>0.00</b>	<b>0.29</b>	<b>191.05</b>	<b>0.00</b>	<b>8998.09</b>	<b>26557.23</b>
Less: Provision for non-performing investment	0.00	0.00	0.00	(191.05)	0.00	0.00	(191.05)
Less: Provision for depreciation and NPI	(115.61)	0.00	0.00	0.00	0.00	0.00	(115.61)
<b>Net</b>	<b>17252.19</b>	<b>0.00</b>	<b>0.29</b>	<b>0.00</b>	<b>0.00</b>	<b>8998.09</b>	<b>26250.57</b>

(Difference in G-Sec Rs. 0.01 ignored)

Note: Bank is not having any investments outside India as on 31<sup>st</sup> March, 2025.

**b) Composition of Investment Portfolio as at 31.03.2024 :**

(₹ in Lakh)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
<b>Held to Maturity</b>							
Gross	11311.31	0.00	0.29	0.00	0.00	10452.85	21764.45
Less: Provision for non-performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>11311.31</b>	<b>0.00</b>	<b>0.29</b>	<b>0.00</b>	<b>0.00</b>	<b>10452.85</b>	<b>21764.45</b>
<b>Available for Sale</b>							
Gross	6877.10	0.00	0.00	294.42	0.00	0.00	7171.52
Less: Provision for depreciation and NPI	(355.00)	0.00	0.00	(199.53)	0.00	0.00	(554.53)
<b>Net</b>	<b>6522.10</b>	<b>0.00</b>	<b>0.00</b>	<b>94.89</b>	<b>0.00</b>	<b>0.00</b>	<b>6616.99</b>
<b>Held for Trading</b>							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
<b>Net</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Investments</b>	<b>18188.41</b>	<b>0.00</b>	<b>0.29</b>	<b>294.42</b>	<b>0.00</b>	<b>10452.85</b>	<b>28935.97</b>
Less: Provision for non-performing investment	0.00	0.00	0.00	(199.53)	0.00	0.00	(199.53)
Less: Provision for depreciation and NPI	(355.00)	0.00	0.00	0.00	0.00	0.00	(355.00)
<b>Net</b>	<b>17833.41</b>	<b>0.00</b>	<b>0.29</b>	<b>94.89</b>	<b>0.00</b>	<b>10452.85</b>	<b>28381.44</b>

Note: Bank is not having any investments outside India as on 31<sup>st</sup> March, 2024.

**c) Movement of Provisions for Depreciation and Investment Fluctuation Reserve :**

(₹ in Lakh)

Particulars	Current Year	Previous Year
<b>i) Movement of provisions held towards depreciation on investments</b>		
Opening Balance	355.00	355.00
<b>Add:</b> Provisions made during the year	0.00	0.00
<b>Less:</b> Write off / write back of excess provisions during the year	239.39	0.00
<b>Closing Balance</b>	<b>115.61</b>	<b>355.00</b>
<b>ii) Movement of Investment Fluctuation Reserve</b>		
Opening Balance	350.00	350.00
<b>Add:</b> Amount transferred during the year	0.00	0.00
<b>Less:</b> Drawdown	0.00	0.00
<b>Closing Balance</b>	<b>350.00</b>	<b>350.00</b>
<b>iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category</b>	<b>6.98%</b>	<b>5.02%</b>

**d) Non SLR Investment portfolio :****i) Non-performing Non-SLR investments**

(₹ in Lakh)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	197.62	199.53
b)	Additions during the year since 1 <sup>st</sup> April	0.00	0.00
c)	Reductions during the above period	6.57	1.91
d)	<b>Closing balance</b>	<b>191.05</b>	<b>197.62</b>
e)	<b>Total provisions held</b>	<b>191.05</b>	<b>199.53</b>



## ii) Issuer Composition of Non - SLR Investments

(₹ in Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	0.00	96.80	-	-	-	-	-	-	-	-
b)	FIs	191.05	197.62	100.00	100.00	191.05	197.62	191.05	197.62	191.05	197.62
c)	Banks	0.00	0.00	-	-	-	-	-	-	-	-
d)	Private Corporates	0.00	0.00	-	-	-	-	-	-	-	-
e)	Subsidiaries / Joint Ventures	0.00	0.00	-	-	-	-	-	-	-	-
f)	Others	0.29	0.29	-	-	-	-	-	-	0.29	0.29
g)	Provision held towards depreciation	0.00	0.00	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>191.34</b>	<b>294.71</b>	<b>100.00</b>	<b>100.00</b>	<b>191.05</b>	<b>197.62</b>	<b>191.05</b>	<b>197.62</b>	<b>191.34</b>	<b>197.91</b>

CY - Current Year &amp; PY - Previous Year

## e) Repo Transactions (in face value terms)

(₹ in Lakh)

	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily average outstanding	Outstanding as on March 31, 2025
i) Securities sold under repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any other Securities				
ii) Securities purchased under reverse repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any Other Securities				



4) Asset Quality :

a) Classification of Advances and provisions held 31.03.2025 :

(₹ in Lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non - performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	22836.92	154.67	1535.84	93.79	1784.30	<b>24621.22</b>
Add: Additions during the year					360.70	
Less: Reductions during the year*					724.35	
<b>Closing balance</b>	<b>23607.86</b>	<b>360.70</b>	<b>994.66</b>	<b>65.29</b>	<b>1420.65</b>	<b>25028.51</b>
*Reductions in Gross NPAs due to:						
i) Upgradation					528.77	
ii) Recoveries (excluding recoveries from upgraded accounts)					195.58	
iii) Technical/Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					-	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	155.00	15.47	1546.34	93.79	1655.60	1810.60
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/Write-off loans					379.51	
<b>Closing balance of provisions held</b>	<b>155.00</b>	<b>36.07</b>	<b>1174.73</b>	<b>65.29</b>	<b>1276.09</b>	<b>1431.09</b>
<b>Net NPAs</b>						
Opening Balance		139.20	-10.50	0.00	128.70	
Add: Fresh additions during the year					324.63	
Less: Reductions during the year					308.77	
<b>Closing Balance</b>		<b>324.63</b>	<b>-180.07</b>	<b>0.00</b>	<b>144.56</b>	
<b>Floating Provisions</b>						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
<b>Closing Balance</b>						-



Technical write- offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written - off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written off accounts during the year						-
Closing balance						-

**b) Classification of advances and provisions held 31.03.2024 :**

(₹ in Lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non - performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	23125.53	812.58	2302.44	97.53	3212.55	26338.08
Add: Additions during the year					154.67	
Less: Reductions during the year*					1582.92	
<b>Closing balance</b>	<b>22836.92</b>	<b>154.67</b>	<b>1535.84</b>	<b>93.79</b>	<b>1784.30</b>	<b>24621.22</b>
*Reductions in Gross NPAs due to:						
i) Upgradation					33.48	
ii) Recoveries (excluding recoveries from upgraded accounts)					1549.44	
iii) Technical/Prudential Write-offs					-	
iv) Write-offs other than those under (iii)above					-	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	155.00	81.26	1476.81	97.53	1655.60	1810.60
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/Write-off loans					0.00	
<b>Closing balance of provisions held</b>	<b>155.00</b>	<b>15.47</b>	<b>1546.34</b>	<b>93.79</b>	<b>1655.60</b>	<b>1810.60</b>
<b>Net NPAs</b>						
Opening Balance		731.32	825.63	0.00	1556.95	
Add: Fresh additions during the year					139.20	
Less: Reductions during the year					1567.45	
<b>Closing Balance</b>		<b>139.20</b>	<b>-10.50</b>	<b>0.00</b>	<b>128.70</b>	
<b>Floating Provisions</b>						





Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance						-
Technical write- offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written - off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written off accounts during the year						-
Closing balance						-

Ratios (in Percent)	Current Year	Previous Year
Gross NPA to Gross Advances	5.68%	7.25%
Net NPA to Net Advances	0.61%	0.56%
Provision coverage ratio	89.82%	92.79%

**c) Sector-wise Advances and Gross NPAs:**

(₹ in Lakh)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	448.14	292.92	65.36%	438.20	294.70	67.25%
b)	Advances to industries sector eligible as priority sector lending	6232.67	140.66	2.26%	6807.34	223.25	3.28%
c)	Services	6505.87	310.57	4.77%	6736.63	511.63	7.59%
d)	Personal loans	0.45	0.26	57.78%	10.18	0.46	4.52%
	<b>Sub-Total (i)</b>	<b>13187.13</b>	<b>744.41</b>	<b>5.64%</b>	<b>13992.35</b>	<b>1030.04</b>	<b>7.36%</b>
ii)	<b>Non-Priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	11825.99	666.55	5.64%	10546.27	738.45	7.00%
d)	Personal loans	15.39	9.69	62.96%	82.60	15.81	19.14%
	<b>Sub-Total (ii)</b>	<b>11841.38</b>	<b>676.24</b>	<b>5.71%</b>	<b>10628.87</b>	<b>754.26</b>	<b>7.10%</b>
	<b>Total (i+ii)</b>	<b>25028.51</b>	<b>1420.65</b>	<b>5.68%</b>	<b>24621.22</b>	<b>1784.30</b>	<b>7.25%</b>



Details of Sub-Sectors where the outstanding advances exceeds 10 percent of the outstanding total advances of that Industry:

(₹ in Lakh)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
a)	Small Business	6388.51	310.57	4.86%	6565.93	478.13	7.28%
b)	Housing Loan	6128.18	101.54	1.66%	6693.30	116.79	1.74%

d) Details of accounts subjected to Restructuring :

(₹ in Lakh)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Standard	Number of borrowers	-	-	-	-	-	-	1	1	1	1
	Gross Amount	-	-	-	-	-	-	0.64	1.74	0.64	1.74
	Provision held	-	-	-	-	-	-	0.03	0.09	0.03	0.09
Sub-Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	1	1	-	-	-	-	1	1
	Gross Amount	-	-	*276.32	*276.32	-	-	-	-	276.32	276.32
	Provision held	-	-	0.00	0.00	-	-	-	-	0.00	0.00
Total	Number of borrowers	-	-	1	1	-	-	1	1	2	2
	Gross Amount	-	-	*276.32	*276.32	-	-	0.64	1.74	276.96	278.06
	Provision held	-	-	0.00	0.00	-	-	0.03	1.74	0.03	0.09

Provision required as per RBI guidelines as on 31st March, 2025 is Rs. 0.03 Lakh. Actual Provision held is Rs. 0.41 Lakh (P.Y- Rs. 0.09 Lakh).

\*As Bank has made 100% BDDR Provision.



## e) Fraud Accounts :

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
Number of frauds reported	38	38
Amount involved in fraud (₹ Lakh)	55.71	84.21
Amount of provision made for such frauds (₹ Lakh)	49.66	78.17
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ Lakh)	0.00	0.00

## f) Disclosure under Resolution Framework for COVID-19-related Stress:

- A. Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21, dated August 6, 2020 are given below:

## i) For the Half year ended on September 30, 2024 :

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half - year
Personal Loans	2.88	-	-	1.96	1.07
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>2.88</b>	<b>-</b>	<b>-</b>	<b>1.96</b>	<b>1.07</b>

\* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016.



## ii) For the Half year ended on March 31, 2025 :

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half - year
Personal Loans	1.07	-	-	0.25	0.88
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>1.07</b>	<b>-</b>	<b>-</b>	<b>0.25</b>	<b>0.88</b>

\* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016.

Amount and number of borrowers accounts in respect of which application for restructuring are under process, but the restructuring packages have not been implemented/approved are Rs. Nil and No borrower accounts respectively as on 31<sup>st</sup> March, 2025. (Previous Year: Rs. Nil, Nil Accounts respectively.)

Bank held provision of Rs. 0.09 Lakh (P.Y. 0.22 Lakh) against accounts restructured as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21, dated August 6, 2020, under Provision for Restructure Assets.

B. Details of resolution plan implemented under the Resolution Framework for Resolution of COVID-19 related stress of Micro, Small and Medium Enterprises (MSMEs) as per RBI circular DOR.STR.REC.12/21.04.048/2021-22, dated May 5, 2021, and circular DOR.No.BP.BC/4/21.04.048/2020-21, dated August 6, 2020 (collectively as MSME restructuring circulars), are given below:

No of Accounts Restructured	Amount (₹ In Lakh)
1 (P.Y. 2)	₹ 5.51 (P.Y. ₹ 78.78)

\*Provision required as per RBI guidelines as on 31.03.2025 is Rs.Nil (Previous Year: Rs.Nil ) is held by bank.

C. Details of resolution plan implemented under the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business as per RBI circular DOR.STR.REC.11/21.04.048/2021-22, dated May 5, 2021, are given below:



(₹ in Lakh)

Sl. No.	Description	2024-25			2023-24		
		Individual Borrowers		Small Business	Individual Borrowers		Small Business
		Personal Loans	Business Loans		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	-	-	-	-	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	-	-	-	-	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	-	-	-	-	-	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	-	-	-	-	-	-

\*Provision required as per RBI guidelines of Rs. Nil (P.Y. Rs. Nil ) is held by bank, as Provision for Restructured Advances.

#### 5) Exposures :

##### a) Exposure to Real Estate Sector :

(₹ in Lakh)

Category	31.03.2025	31.03.2024
<b>i) Direct Exposure</b>	<b>7290.02</b>	<b>8046.65</b>
a) Residential Mortgages		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	5655.36	5987.25
b) Commercial Real Estate		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	1634.66	2059.40
c) Investments in Mortgage-Backed Securities (MES) and other securitized exposures	0.00	0.00
i. Residential	-	-
ii. Commercial Real Estate	-	-
<b>ii) Indirect Exposure</b>	<b>0.00</b>	<b>0.00</b>
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
<b>Total Exposure to Real Estate Sector</b>	<b>7290.02</b>	<b>8046.65</b>



b) Exposures to Capital Market : Nil (Previous Year - Nil)

c) Unsecured advances :

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
Total unsecured advances of the bank	847.55	1194.55
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

## 6) Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits :

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
Total deposits of the twenty largest depositors	4032.29	4013.95
Percentage of deposits of twenty largest depositors to total deposits of the bank	7.77%	7.32%

b) Concentration of Advances :

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
Total advances to the twenty largest borrowers	4454.60	4658.26
Percentage of advances to twenty largest borrowers to total advances of the bank	17.80%	18.92%

c) Concentration of exposures :

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
Total exposure to the twenty largest borrowers / customers	4499.96	4669.02
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	17.84%	18.74%

d) Concentration of NPAs :

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
Total Exposure to the top twenty NPA accounts	1123.99	1442.15
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	79.12%	80.82%

7) Derivatives: The Bank does not entered into any transactions on derivatives in the current &amp; previous year.

## 8) Transfers to Depositor Education and Awareness Fund ( DEA Fund)

(₹ in Lakh)

Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Opening balance of amounts transferred to DEA Fund	682.81	603.49
ii)	Add: Amounts transferred to DEA Fund during the year	57.15	90.72
iii)	Less: Amounts reimbursed by DEA Fund towards claims	6.09	11.40
iv)	Closing balance of amounts transferred to DEA Fund	733.87	682.81

**9) Disclosure of Complaints****a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman (OBOs) :**

Sr. No.		Particulars	31.03.2025	31.03.2024
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	3	3
2		Number of complaints received during the year	3	3
3		Number of complaints disposed during the year	3	3
	3.1	Of which, number of complaints rejected by the bank	0	0
4		Number of complaints pending at the end of the year	3	3
		Maintainable complaints received by the bank from Office of Ombudsman		
5		Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
	5.2	Of 5, number of complaints resolved through conciliation / mediation/ advisories issued by Office of Ombudsman	-	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

**b) Top five grounds of complaints received by the bank from customers :**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	F.Y. 2024-25				
Ground - 1 Cheques/drafts/ bills	1	0	0.00%	1	1
Ground - 2 ATM / Debit Cards	1	0	0.00%	1	1
Ground - 3 Loans and advances	0	2	200.00%	0	0
Ground - 4 Account opening / difficulty in operation of accounts	0	0	0.00%	0	0





Ground - 5	0	0	0.00%	0	0
Others	1	1	-200.00%	1	1
<b>Total</b>	<b>3</b>	<b>3</b>	<b>0.00%</b>	<b>3</b>	<b>3</b>
<b>F.Y. 2023-24</b>					
Ground - 1 Cheques/drafts/ bills	1	0	0.00%	1	1
Ground - 2 ATM / Debit Cards	1	0	0.00%	1	1
Ground - 3 Loans and advances	0	0	0.00%	0	0
Ground - 4 Account opening / difficulty in operation of accounts	0	0	0.00%	0	0
Ground - 5	0	0	0.00%	0	0
Others	1	3	200.00%	1	1
<b>Total</b>	<b>3</b>	<b>3</b>	<b>200.00%</b>	<b>3</b>	<b>3</b>

## 10) Disclosures of penalties imposed by the Reserve Bank of India :

Sr. No.	Nature of Breach	Number of instances of Default	Quantum of Penalty Imposed
NIL			

## 11) Other Disclosures :

## a) Business Ratio :

Particulars	31.03.2025	31.03.2024
i) Interest Income as a percentage to Working Funds <sup>1</sup>	6.07%	5.80%
ii) Non-interest income as a percentage to Working Funds <sup>1</sup>	1.16%	0.84%
iii) Cost of Deposits	5.25%	5.05%
iv) Net Interest Margin <sup>2</sup>	3.65%	3.12%
v) Operating Profit as a percentage to Working Funds <sup>1</sup>	0.25%	0.13%
vi) Return on Assets <sup>3</sup>	0.25%	0.22%
vii) Business (deposits plus advances) per employee (in Rs. Lakh)	460.74	451.32
viii) Profit per employee (in Rs. Lakh)	1.16	0.94

- Working funds reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form IX for UCBs; during the 12 months of the financial year.)
- Net Interest Income/ Average Earning Assets. Net Interest Income = Interest Income – Interest Expense.
- Return on Assets is with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

**b) Bancassurance business :**

Details of commission /brokerage earned by bank from insurance business is as follows :

(₹ in Lakh)

Sr. No.	Particulars	31.03.2025	31.03.2024
a	For selling Life Insurance Policies	6.44	9.64
b	For selling Non Life Insurance Policies	6.18	8.07
c	For selling Mutual Funds Products	0.00	0.00
d	Others (Specify) Central Govt. Schemes	0.29	0.17
	<b>Total</b>	<b>12.91</b>	<b>17.88</b>

**c) Marketing and distribution :**

Particulars	31.03.2025	31.03.2024
Income from Fees and Remuneration Received from Marketing and Distribution function	-	-

**d) Disclosure regarding Priority Sector Lending Certificates :**

During the year bank has not purchased / sold PSLCs certificate.

**e) Provision and contingencies :**

(₹ in Lakh)

Provision debited to Profit and Loss Account	31.03.2025	31.03.2024
i) Provisions for NPL	-	-
ii) Provision towards NPA	-	-
iii) Provision made towards Income Tax / Deferred Tax	12.65	13.89
iv) Provision for Restructure Advances	-	-
v) Contingent provision against Depreciation in investment	-	-

**f) Payment of DICGC Insurance Premium :**

(₹ in Lakh)

Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Payment of DICGC Insurance Premium	76.47	78.68
ii)	Arrears in payment of DICGC premium	0.00	0.00



g) Disclosure of facilities granted to Directors and Relatives :

(₹ in Lakh)

Sr. No.	Particulars	F. Y. 2024-25	F. Y. 2023-24
1	Funds Based:		
a.	Outstanding at the beginning of the year	29.07	22.79
*	Changes in opening balance (due to retirement/appointment of directors)	0.00	(2.96)
b.	Addition during the year	17.09	26.06
c.	Recovery during the year	27.04	16.82
d.	Outstanding at the end of the year	19.12	29.07
2	Non-Fund Based (Guarantees, L/Cs, etc.)	0.00	0.00

\*Changes due to retirement/appointment of new directors is considered & reported separately.

19) The figures of the previous year have been regrouped and restated, wherever necessary.

As per our report attached,  
For Prakash G. Pathak & Company  
Chartered Accountants  
Firm Regn. No. 126975W

For Janaseva Sahakari Bank (Borivli) Ltd.,

sd/-  
Chairman

sd/-  
Director

sd/-  
Director

sd/-  
General Manager

sd/-  
CA Prakash G. Pathak  
Partner  
Membership No.033996  
Statutory Auditor  
Place:- Nashik  
Date : 21<sup>st</sup> June 2025  
UDIN: 25033996BMKONL9720



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

JANASEVA SAHAKARI BANK ( BORIVLI ) LTD. CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2025. (AS 3) (₹ in Lakh)				
Particulars	FY 2024-25		FY 2023-24	
<b>A) CASH FLOW FROM OPERATING ACTIVITIES</b>				
Net Profit/(Loss) as per Profit & Loss Account		181.62		83.23
<b>ADD: Adjustments for:</b>				
a) Depreciation on Fixed Assets	135.79		151.80	
b) Provision for Taxes/Deferred Tax made during Current Year	12.65		13.89	
c) Amortisation of Premium on Investment	1.00		0.00	
d) Reversal of Interest on NBA's	354.40		0.00	
e) Loss on Sale of Fixed Asset	0.05	503.89	0.94	166.63
<b>LESS: Adjustments for:</b>				
a) Provisions / Reserves Written Back	-208.48		-42.50	
b) Exp. Prov. & Contingency / (IDR Reserve Written Back)	-239.39		0.00	
c) Gain on Redemption of Mutual Fund Units	-56.97		0.00	
d) Interest on Investments	-1,988.95		0.00	
e) Profit on Sale of Fixed Asset	-5.15		-0.20	
f) Profit on Sale of Govt./ Non SLR Securities	-34.35	-2,533.29	0.00	-42.70
<b>Adjustments for: Effect of changes in Working Capital</b>				
Increase / (Decrease) in Deposits	-2,895.90		-1,558.54	
(Increase) / Decrease in Loans and Advances	-407.29		1,716.86	
Increase / (Decrease) in Reserves & Surplus	0.00		-1.34	
(Increase) / Decrease in Other Assets	41.48		18.50	
Increase / (Decrease) in Other Liabilities	169.76		-25.62	
Increase / (Decrease) in Interest Payable	-9.44		7.50	
(Increase) / Decrease in Interest Receivable	-66.16		-186.66	
<b>Expenses out of Fund</b>	0.00		0.00	
<b>Income Credited to Fund</b>				
Nominal Member	0.37		0.00	
Entrance Fee	0.58	-3,166.60	0.00	-29.30
<b>Net Cash Generated from Operating activities (A)- Before Tax</b>		-5,014.38		177.86
Less: Income Tax Paid (Net)		0.00		2.79
<b>Net Cash Generated from Operating activities (A)- After Tax</b>		-5,014.38		175.07
<b>B) CASH FLOW FROM INVESTING ACTIVITIES</b>				
Purchase of Fixed Assets	-14.32		0.35	
Sale of Fixed Assets	5.21		0.00	
Interest on Investments	1,988.95		0.00	
Increase in Investment - Purchase	-3,28,994.44		0.00	
Decrease in Investment - Sales	3,30,008.75		1,232.45	
		2,994.15	0.00	1,232.80
<b>Net Cash generated from Investing Activities (B)</b>		2,994.15		1,232.80
<b>C) CASH FROM FINANCING ACTIVITY</b>				
Increase/(Decrease) in Share Capital	-62.49		-34.78	
		-62.49		-34.78
<b>Net Cash generated from Financing Activities (C)</b>		-62.49		-34.78
<b>Net Increase/Decrease in Cash and Cash Equivalents (A+B+C)</b>		-2,082.72		1,373.09
Cash and Cash Equivalents at the beginning of the year		14,362.33		12,989.23
<b>Cash and Cash Equivalents at the end of the year</b>		12,279.61		14,362.32
<b>Cash and Cash Equivalents Comprises of :</b>				
Cash		248.18		293.31
Balance With RBI and Other Banks		12,031.43		13,069.01
Money At Call and Short Notice		0.00		1,000.00
		12,279.61		14,362.32

Note: Cash Flow is prepared according to the indirect method prescribed in AS-3

For, Prakash. G. Pathak & Company.

Chartered Accountants

Firm Regn. No. 126975W

For Janaseva Sahakari Bank (Borivli) Ltd.,

Prakash G. Pathak

Partner

Membership No. 033996

D. S. Sant.

General Manager

Place:- Borivli, Mumbai

Dated : 21.06.2025

UDIN: 25033996BMKONL9720



**ANNEXURE "A"**

Name of the Bank	:	<b>Janaseva Sahakari Bank (Borivli) Limited</b>
Head Office Address	:	Flat No. 101 & 102, First Floor, 'A' Wing, 'Shiv-hara' Kasturba Road No. 2, Borivali (East), Mumbai-400066.
No. & Date of Registration	:	BOM/BNK/R/411, Dt. 11.01.1982
No. & Date of RBI Licence	:	ACD/MH-293/P, Dt. 23.03.1982
Jurisdiction	:	Maharashtra State

(₹ in Lakh)

ITEM	AS ON 31 <sup>ST</sup> MARCH, 2025
No. of Branches including H.O.	14
Membership : Regular : Nominal	19,095 5,210
Paid-up Share Capital	₹ 15,63.89
Total Reserves & Funds	₹ 63,50.33
Deposits : Fixed Savings Current	₹ 339,71.15 ₹ 150,20.38 ₹ 29,23.77
Advances :Secured Unsecured % of Priority Sector Advances to last year's avg. Advances % of Weaker Section Advances to last year's avg. Advances	₹ 241,80.96 ₹ 8,47.55 54.62% 4.77%
Borrowings : Banks / Institutions	NIL
Investments : Government Securities M.S.C. Bank Ltd. M.D.C.C. Bank Ltd. Other Banks Bonds & Shares of Co-op. Institutions	₹ 173,67.80 0.00 0.00 ₹ 89,98.09 ₹ 1,91.34
Overdue (Percentage) Audit Classification Net Profit / (Loss) for the Year Sub-Staff Other Staff <b>Total</b> Working Capital	5.99% A ₹ 1,81.62 27 140 <b>167</b> ₹ 580,83.81



अहवाल वर्षात संचालक मंडळाच्या एकूण १४ सभा झाल्या आहेत. सभांना संचालकांची उपस्थिती खालीलप्रमाणे होती :  
(दिनांक ०१.०४.२०२४ पासून ते ३१.०३.२०२५ पर्यंत)

अनु. क्र.	संचालकांचे नांव	उपस्थिती	अनु. क्र.	संचालकांचे नांव	उपस्थिती
१	अॅड. श्री. जयप्रकाश प. मिश्र, अध्यक्ष	१३	२	श्री. सुभाष वि. बालिगा, उपाध्यक्ष	१०
३	डॉ. श्री. शेखर व. चंद्रात्रे	१०	४	श्री. श्यामसुंदर बा. डोंगरे	१३
५	श्री. गंगाराम छ. जमनानी	१०	६	श्री. कनक गो. त्रिवेदी	१३
७	श्रीमती सुचित्रा वि. इंगळे	८	८	श्री. श्रीकांत शं. केजरीवाल	११
९	श्री. अखिल दि. जोशी	१०	१०	श्री. सुधीर रा. शर्मा	१०
११	सौ. विद्या अ. गायकवाड	१४	१२	सौ. मानसी श्री. नायर	८
१३	श्री. प्रियदर्शन श्री. कुळकर्णी	१२	१४	श्री. राजेश चं. परमार	६
१५	श्री. रामकृष्ण पु. बेलवलकर	११	१६	श्री. अनिल दि. जगधने	७
१७	श्री. निलेश सु. गोसावी	६	१८	श्री. विजय ह. कुंचिकोर (कर्मचारी प्रतिनिधी)	४
१९	श्री. विश्वास श्री. माने (कर्मचारी प्रतिनिधी)	७			

अहवाल वर्षात संचालक मंडळाच्या एकूण १४ सभा झालेल्या आहेत. या सभांना संचालक मंडळाची उपस्थिती समाधानकारक होती.  
अहवाल वर्षात व्यवस्थापन समिती सदस्यांच्या एकूण १२ सभा झाल्या आहेत. सदर सभांना व्यवस्थापन समिती सदस्यांची उपस्थिती समाधानकारक होती.  
अहवाल वर्षात सर्व उपसमित्यांच्या ८६ बैठका झाल्या.

## Interest Rate on Deposits

### SUKHKARTA SCHEME

**444 Days Interest Rate @ 7.20% per annum, (0.50% extra for Senior Citizen)**

Period		General Public / Co-op Society		Senior Citizen	
From	To	Deposit Below Rs.15 Lakh	Bulk Deposit Rs.15 Lakh & Above	Deposit Below Rs.15 Lakh	Bulk Deposit Rs.15 Lakh & Above
7 Days	45 Days	3.50%	3.50%	3.50%	3.50%
46 Days	179 Days	5.25%	5.25%	5.25%	5.25%
180 Days	210 Days	6.00%	6.00%	6.00%	6.00%
211 Days	364 Days	6.10%	6.10%	6.10%	6.10%
12 Months and above	Below 24 Months	7.10%	7.20%	7.60%	7.70%
24 Months and above	Below 36 Months	7.00%	7.10%	7.50%	7.60%
36 Months and above	Below 60 Months	6.90%	7.00%	7.40%	7.50%
60 Months and above	Below 120 Months	6.50%	6.60%	7.00%	7.10%

**\* Additional Interest to Senior Citizen & on Bulk deposit for 12 months and above.  
(Additional Interest not applicable for Recurring / Lakhpati Deposit Scheme)**

## भावपूर्ण श्रद्धांजली



**कै. रामब्रिज बल्ली यादव**

कार्यकाळ मे १९८२ - एप्रिल २०११

बँकेच्या स्थापनेपासून संचालक मंडळात सक्रीय सहभाग

सन १९९६ ते २००६ अध्यक्ष

मृत्यु दिनांक : २३.०८.२०२५



## भावपूर्ण श्रद्धांजली



**कै. जनार्दन व्यंकटेश कामत**

कार्यकाळ मे १९८२ - फेब्रुवारी १९९६

बँकेच्या स्थापनेपासून संचालक मंडळात

अध्यक्ष, उपाध्यक्ष, संचालक या पदांवर सक्रीय सहभाग

मृत्यु दिनांक : ११.१०.२०२४

# जनसेवा सहकारी बँक (बोरिवली) लि.

## विद्यमान संचालक मंडळ



अॅड. श्री. जयप्रकाश प. मिश्र  
अध्यक्ष



श्री. सुभाष वि. बालिगा  
उपाध्यक्ष व व्यवस्थापन मंडळ अध्यक्ष



डॉ. श्री. शेखर व. चंद्राने  
संचालक



श्री. श्यामसुंदर बा. डोंगरे  
संचालक व व्यवस्थापन मंडळ सदस्य



श्री. गंगाराम छ. जमनानी  
संचालक



श्री. कनक गो. त्रिवेदी  
संचालक



सौ. सुचित्रा वि. इंगळे  
संचालिका



श्री. श्रीकांत शं. केजरीवाल  
संचालक व व्यवस्थापन मंडळ सदस्य



श्री. अखिल दि. जोशी  
संचालक



श्री. सुधीर रा. शर्मा  
संचालक



सौ. विद्या अ. गायकवाड  
संचालिका



सौ. मानसी श्री. नायर  
संचालिका



श्री. प्रियदर्शन श्री. कुळकर्णी  
संचालक



श्री. राजेश चं. परमार  
संचालक



श्री. रामकृष्ण पु. बेलवलकर  
संचालक



श्री. अनिल दि. जगधने  
संचालक



श्री. निलेश सु. गोसावी  
संचालक



श्री. विजय ह. कुंचिकोर  
कर्मचारी प्रतिनिधी  
(दि. ३०.०६.२०२५ पर्यंत)



श्री. विश्वास श्री. माने  
कर्मचारी प्रतिनिधी



श्री. सुनिल कि. आक्हाड  
कर्मचारी प्रतिनिधी  
(दि. ३०.०७.२०२५ पासून)



श्री. दिलीप शां. संत  
महाव्यवस्थापक  
(दि. २७.०९.२०२३ पासून  
दि. ३०.०६.२०२५ पर्यंत)



श्री. कल्पक वा. वर्तक  
प्रभारी महाव्यवस्थापक  
(दि. ०१.०७.२०२५ पासून)

## विद्यमान व्यवस्थापन मंडळ सदस्य



श्री. सचिन चं. चव्हाण (सी.ए.)  
व्यवस्थापन मंडळ सदस्य



श्री. चेतन री. शहा (सी.ए.)  
व्यवस्थापन मंडळ सदस्य



श्री. अमित कुमार हेडा (सी.ए.)  
व्यवस्थापन मंडळ सदस्य

**‘जनसेवा नाम जनसेवा काम’**

**JANA NIWAS**  
Housing Loan

**JANASEVA EASY LOAN**  
Loan Against Securities

**VIDYA VAHINI**  
Loan For Higher Education

**JANASEVA LOANS TO PROFESSIONALS**

**JANASEVA VEHICLE LOAN**  
(2 & 4 Wheelers)

**JANASEVA PERSONAL LOAN**

**JANASEVA TRADERS LOAN**

**JANASEVA MSME LOAN**

**JANASEVA AATMANIRBHAR LOAN**

**JANASEVA JANAUDYOG SCHEME**



स्थापना ७ मे १९८२

**JANASEVA SAHAKARI BANK (BORIVLI) LTD.**  
**जनसेवा सहकारी बँक (बोरिवली) लिमिटेड**

नोंदणीकृत कार्यालय : फ्लॅट क्र. १०१-१०२, पहिला मजला, 'अ' विंग, शिव-हरा, कस्तुरबा रोड क्र. २,  
बोरिवली (पूर्व), मुंबई-४०००६६. दूरध्वनी - ७७३८८१९६३८ / ६२०१४०६६  
ई मेल - admin@janasevabank.in वेबसाईट : www.janasevabank.in